

NOTICE OF PRIVACY POLICY

Your Information

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review this notice carefully.

Protecting your private information is our priority. You may use this site as a guest, without creating an account and without providing personal data.

- Without an account, you can still search for listed healthcare providers in your preferred location using the 'search bars' or 'direct service links' located on the site. You can also compare information regarding listed providers and contact the providers directly via the information shared on the site by the providers.

Creating an account on the site requires the entry of limited personal information, including name and email address. Additional information may be entered at your option. You will need to create an account if you would like to:

- Contact us electronically for further information about health services
- Engage our help to locate a provider in your desired area
- Contact a provider using our secure patient-provider messaging system
- Upon a listed provider's request, send your health records (i.e. lab results, images, medical documents) to the provider

This privacy notice explains how we collect your information and the measures we take to protect, secure and safeguard your data.

PLEASE REVIEW OUR TERMS OF USE ALONG WITH THIS PRIVACY NOTICE BEFORE ACCESSING THE SITE. BY ACCESSING THE SITE OR USING ANY OF THE SERVICES YOU ARE AGREEING TO, AND WILL, BE LEGALLY BOUND BY ANY AND ALL TERMS, CONDITIONS, AND NOTICES APPLICABLE TO THE SITE. IF YOU DO NOT AGREE WITH THESE TERMS, CONDITIONS, OR NOTICES, OR TO ANY CHANGES WE SUBSEQUENTLY MAKE, PLEASE IMMEDIATELY DISCONTINUE ACCESSING THE SITE AND SERVICES.

This notice applies to HBI.INC, Health Beyond Insurance, thinkhbi.com, and healthbeyondinsurance.com (collectively, "HBI" or "We.")

Our Uses and Disclosures

How do we typically use or share your health information?

We typically use or share your health information in the following ways. To:

Operate our website(s) and deliver your services

Information You Enter

HBI may collect, store, and use your personal information to operate its website(s) and deliver the services you have requested.

Example1: You establish a chain of communication with a healthcare provider through HBI's secure patient-provider online messaging system, and may retain within the site an electronic record of this communication for your later reference. Unless you instruct us otherwise, your communication chain will be stored on the site for as long as you maintain your account. There is no data limit. If you choose to close your account, HBI will permanently delete all of the information you have entered or stored on the site. In such case, you and HBI will no longer have access to any of your previously entered or stored data, including, but not limited to, any and all messaging chains you have established with providers. HBI has no access to, authority regarding, or ability to affect providers' servers or sites. Information disclosed through the secure patient-provider messaging system may be accessed, collected, and used by the provider's office or provider's affiliates. After closing an account on the site, please contact a provider directly to determine whether your information may continue to be available through that provider.

Example2: You upload a document to the site to deliver to a provider for review, and may retain an electronic copy of your document within the site.

Example3: HBI may use or share your information with affiliates in order to conduct, provide, or engage in research, security, data analysis, website hosting services, updates, maintenance, improvements, adding or removing features, or legal and accounting processes. In each case, information is only used or shared as necessary to perform specific functions. All HBI affiliates must comply with HBI's privacy policy and with HIPAA, and must utilize corresponding security controls.

Hardware and Software Information

Information about your computer hardware and software may be automatically collected by HBI. This information can include: your IP address, browser type, domain names, access times and referring website addresses. This information is used for the operation of the service, to maintain the quality of the service, and to provide general statistics regarding use of the HBI websites.

Website and Webpage Information

HBI may keep track of the websites and pages our users visit within HBI in order to improve its websites and services.

Cookies

HBI's websites may use "cookies" to help you personalize your online experience. You have the ability to accept or decline cookies. Most Web browsers automatically accept cookies, but you can usually modify your browser setting to decline cookies if you prefer. If you choose to decline cookies, you may not be able to fully experience the interactive features of the HBI services or websites you visit.

A cookie is a text file that is placed on your hard disk by a web page server. Cookies cannot be used to run programs or deliver viruses to your computer. Cookies are uniquely assigned to you, and can only be read by a web server in the domain that issued the cookie to you. One of the primary purposes of cookies is to provide a convenience feature to save you time. If you choose to allow cookies, the purpose of cookies is to tell the web server that you have returned to a specific page. For example, if you personalize HBI pages, or register with an HBI site or for services, a cookie helps HBI to recall your specific information on subsequent visits. This simplifies the process of recording your personal information, such as billing addresses, shipping addresses, and so on. When you return to the same HBI website or pages, the information you previously provided can be retrieved, so you can easily use the HBI features you customized.

Run our organization

If you create an account on the site, we can use and disclose your information to run our organization, contact you when necessary and respond to your inquiries, operate our website, and deliver your services.

Help with public health and safety issues

We can share health information about you for certain situations such as:

- Preventing disease
- Helping with product recalls
- Reporting adverse reactions to medications
- Reporting suspected abuse, neglect, or domestic violence
- Preventing or reducing a serious threat to anyone's health or safety

Do research

We can use or share your information for health research.

Comply with the law

We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we're complying with federal privacy law.

Respond to organ and tissue donation requests and work with a medical examiner or funeral director

- We can share health information about you with organ procurement organizations.
- We can share health information with a coroner, medical examiner, or funeral director when an individual dies.

Address workers' compensation, law enforcement, and other government requests

We can use or share health information about you:

- For workers' compensation claims
- For law enforcement purposes or with a law enforcement official
- With health oversight agencies for activities authorized by law
- For special government functions such as military, national security, and presidential protective services

Respond to lawsuits and legal actions

We can share health information about you in response to a court or administrative order, or in response to a subpoena.

Your Choices

For certain health information, you can tell us your choices regarding sharing your information. If you have a clear preference for how we share your information in the situations described below, contact us. Tell us what you want us to do, and we will follow your instructions.

In these cases, you have both the right and choice to tell us to:

- Share information with your family, close friends, or others involved in payment for your care
- Share information in a disaster relief situation

If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety.

In these cases we *never* share your information unless you give us written permission:

- Marketing purposes

In these cases we *never* share your information:

- 3rd party email lists
- 3rd party telephone lists
- Spam lists

HBI does not sell, rent, or lease its user lists or its users' protectable health information to third parties. We *never* sell your information for any purposes whatsoever.

Your Rights

When it comes to your health information, you have certain rights. This section explains your rights and some of our responsibilities to help you. You have a right to:

Get a copy of health records

- You can ask to see or get a paper or electronic copy of your records and other health information we have about you by contacting us with your request at info@thinkhbi.com or 847-910-0982.
- We will provide a copy or a summary of your records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.

Ask us to correct your information

- You can ask us to correct your health records if you think they are incorrect or incomplete. To do so contact us with your request at info@thinkhbi.com or 847-910-0982.
- We may say “no” to your request, but we’ll tell you why in writing within 60 days.

Request confidential communications

- You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.
- We will consider all reasonable requests, and must say “yes” if you tell us you would be in danger if we do not.

Ask us to limit what we use or share

- You can choose not to share health information for treatment purposes by refraining from sharing information with providers through the site. We do not directly share your information with providers. You can ask us not to use or share certain health information for our operations.
- We are not required to agree to your request, and we may say “no” if it would make impossible, impracticable, or otherwise impede our operations. In such case, you may always elect to close your account.

Get a list of those with whom we’ve shared information

- You can ask for a list (accounting) of the times we’ve shared your health information for six years prior to the date you ask, who we shared it with, and why.
- We will include all the disclosures except for those about treatment, payment, and health care operations, and certain other disclosures (such as any you asked us to make). We’ll provide one accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one within 12 months.

Get a copy of this privacy notice

- You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly. Please contact us at info@thinkhbi.com or 847-910-0982. . Be sure to include your postal address in your request.

Choose someone to act for you

- If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.
- We will make sure the person has this authority and can act for you before we take any action.

Opt Out & Unsubscribe

- We respect your privacy. You may opt out or unsubscribe at any time from receiving any or all communications from HBI. To opt out or unsubscribe please contact us at optout@thinkhbi.com.

File a complaint if you feel your rights are violated

- You can complain if you feel we have violated your rights by contacting us at: HBI Privacy Officer, 4957 Oakton Street, Ste 122, Skokie, Illinois 60077, privacy@thinkhbi.com, 847-910-0982.
- You can contact the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting www.hhs.gov/ocr/privacy/hipaa/complaints/.

We will not retaliate against you for filing a complaint.

Our Responsibilities

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it. You may download a copy of this privacy notice for your records.
- We will not use or share your information other than as described here unless you tell us we can in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if you change your mind.

For more information see: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html.

Changes to the Terms of this Notice

We can change the terms of this notice, and the changes will apply to all information we have about you. Any new notice will be available upon request, on our website, and we will email a copy to you at the email address you have provided us.

Other Important Information

Children Under Eighteen

HBI does not knowingly collect information from children under the age of eighteen (18). If you are under the age of eighteen (18), you must ask your parent or guardian for permission to use this

website. If we discover use of the site without consent from a parent or guardian by a child under the age of eighteen (18), we will close the account and delete all associated data. If you are a parent or guardian and need help closing such an account, please contact us at privacy@thinkhbi.com.

United States Service

This site is operated within the United States, and all information submitted will be transferred to, and used within, the United States. By accessing the site or services, you consent to this use and transfer. If you are using this site or services from outside the United States, additional laws may apply. Please ensure your use of this site or services is appropriate in your jurisdiction. You may not use this site or services in any jurisdiction in which such use would be illegal or unlawful.

Third Party Sites

HBI encourages you to review the privacy statements of websites to which you may choose to link from HBI so that you can understand how those websites collect, use and share your information. HBI is not responsible for the privacy policies, practices, statements, or other content on websites outside of the HBI website.

Data Security and Your Rights

HBI takes the security of your data very seriously, and makes every effort to protect and safeguard your information. HBI uses commercially available tools, firewalls, antivirals, encryption, authentication, and anti-theft measures. All communications on the site are encrypted with private keys. All site access requires unique authenticating credentials or passwords. All data is encrypted between site and server, and all stored server data is encrypted. All backup data is encrypted. All site accesses are tracked. HBI also uses physical and technical safeguards to enhance the safety and security of your data. All security measures are designed to comply with HIPAA and ISO standards and requirements. Ultimately, however, there may be situations HBI cannot predict or control. As such, HBI cannot guarantee the security of the information you provide. Please recognize that with respect to such circumstances, you provide information at your own risk. As swiftly as possible in the event of any loss, theft, damage, or breach of your data, HBI will notify you electronically. If you would like to receive a paper copy of such notice, please contact us at privacy@thinkhbi.com.

This Notice is Effective as of August 15, 2015.

You and your privacy are important to us. Please contact us with any questions.

Sincerely,

HBI