

Online Services Privacy Policy

In this Policy, the terms “we,” “us,” “our,” and “Company” refer to our organization and its current or future affiliates, subsidiaries, service providers, contractors, and authorized representatives. We understand that protecting your personal information is important. This Online Services Privacy Policy (“Privacy Policy” or “Policy”) explains how we collect, use, disclose, and safeguard information obtained through the websites, mobile sites, applications, platforms, and digital services we own or manage that link to this Policy (collectively, the “Online Services”).

Our Online Services are intended for individuals located in the United States. Any information you submit through the Online Services, including personal information, will be processed and stored on servers located in the United States.

By accessing or using our Online Services, you agree to the practices described in this Privacy Policy.

When This Privacy Policy Applies

This Policy applies only to Online Services that we operate and that display or link to this Privacy Policy. It does not apply to information collected through other channels such as telephone communications, in-person interactions, or websites and services that do not link to this Policy, even if operated by us. Those interactions may be governed by separate privacy notices.

We are not responsible for the privacy practices of third-party websites, applications, or services that may be linked to or accessible from our Online Services. The presence of a link does not constitute endorsement of a third party’s privacy practices or content. Any information you provide to third parties is governed by their privacy policies.

Certain products and services we offer are subject to specific federal and state laws, including the Health Insurance Portability and Accountability Act (“HIPAA”) and the Gramm-Leach-Bliley Act (“GLBA”). When applicable, additional privacy notices (“Product Privacy Notices”) will apply and control how information is handled for those specific products or services.

This Privacy Policy is provided for informational purposes and does not create contractual rights.

Information We Collect

We collect two general categories of information (together, referred to as “Information”):

1. **Information you provide directly**, and
2. **Information collected automatically** when you use our Online Services.

Information You Provide

You may provide information such as:

- Name
- Mailing address
- Email address
- Phone number
- Account identifiers or user credentials
- Health or medical information (including Protected Health Information, when applicable)
- Financial details
- Information submitted through forms, chat features, or account portals

In some cases, we may display information that you previously provided through other channels, such as paper forms or internal systems.

You may choose not to provide certain information; however, doing so may limit your access to certain features or services.

Automatically Collected Information

When you use our Online Services, we may automatically collect technical and usage data, including:

- Device type and identifiers
- IP address
- Browser type

- Operating system
- Log data
- Pages viewed and interaction data

Some of this data may be aggregated or de-identified.

Mobile Devices and Applications

If you use our mobile applications, we may collect additional information such as:

Information That Identifies You

- Health, therapy, or financial information
- Location data (GPS, Wi-Fi, or carrier-based location), if enabled
- Files stored on your device (e.g., photos or documents), if you grant permission

Device Usage Information

- Camera access (with your permission)
- Local storage usage
- Screen interaction patterns
- App usage activity

System Data

- Mobile device identifiers (e.g., Android ID)
- Technical information such as device model, operating system, and IP address

You may disable location sharing or app permissions through your device settings. Disabling certain permissions may reduce functionality.

How We Use Your Information

We may use your Information to:

- Respond to inquiries or requests
- Communicate with you
- Provide services, features, and account functionality
- Process applications for products or services
- Authenticate your identity
- Administer promotions or surveys
- Personalize user experiences
- Provide marketing communications where permitted by law
- Conduct analytics and improve services
- Deliver updates and support
- Comply with legal obligations
- Protect health, safety, and legal rights
- Maintain business records
- Conduct lawful business operations

We may contact you using the information you provide, including by email, phone call, text message, or other electronic means. Some communications may include health-related information and may not be encrypted.

Where permitted by law, we may combine your Information with data obtained from other sources. We may also use aggregated or de-identified information for lawful purposes, including analytics and service improvement.

How We Share Information

We share Information only as described in this Policy or as permitted by law.

We may share Information:

- With affiliates and subsidiaries

- With service providers who perform services on our behalf
- In connection with a merger, sale, or corporate restructuring
- To comply with legal obligations or law enforcement requests
- To protect rights, safety, or property

Service providers are required to use information only for authorized purposes.

Managing Your Information

You may be able to review and update certain account information through your profile or account settings.

Please note that if we have already shared information with third parties, we may not be able to modify information held by those parties.

Communication Preferences

You may update communication preferences through your account settings, including notification and push settings for mobile applications.

Certain communications (such as account updates or service notices) may not be subject to opt-out.

Electronic communications may be delivered by email, website notice, or other digital methods. In some cases, we may send paper communications.

If you provide a phone number, we may contact you regarding benefits, products, or services using automated or non-automated methods, as permitted by law.

Cookies and Tracking Technologies

We use cookies, web beacons, scripts, and similar technologies to collect usage information and improve user experience. These technologies may collect:

- Device and browser information
- IP address
- Pages visited

- Frequency of visits
- Referral sources

Cookies may be session-based (temporary) or persistent. You can manage cookie settings through your browser, though disabling cookies may limit functionality.

We may allow third-party analytics and advertising partners to collect information about your online activities over time. Their data practices are governed by their own privacy policies.

We do not currently respond to “Do Not Track” browser signals due to the lack of uniform standards.

Public Forums and Social Media

Our Online Services may include interactive areas such as message boards or blogs. Information you post in these areas may be visible to other users.

Please avoid sharing sensitive personal information in public forums.

We may monitor content and reserve the right to remove inappropriate posts. Content shared on our social media platforms is for informational purposes only and is not medical or financial advice.

Data Retention

We retain personal information for as long as necessary to fulfill the purposes described in this Policy, comply with legal requirements, resolve disputes, and enforce agreements.

Security

We implement administrative, technical, and physical safeguards designed to protect your information. However, no online system is completely secure, and we cannot guarantee absolute security.

You are responsible for safeguarding your login credentials and logging out of shared devices.

Children Under 13

We do not knowingly collect personal information from children under 13 without verifiable parental consent. If you believe we have collected such information, please contact us.

Additional Rights for California Residents

California residents may request information regarding certain disclosures of personal information for direct marketing purposes, as permitted by law.

California residents under 18 who are registered users may request removal of certain posted content, subject to legal limitations.

Health and Financial Privacy Notices

Certain products and services are subject to additional privacy requirements under laws such as HIPAA and GLBA. When applicable, separate notices explain how health or financial information is used and protected, as well as your rights to access, correct, or restrict certain uses of that information.

Social Security Number Protection

We maintain policies and safeguards designed to protect the confidentiality of Social Security numbers and limit their use and disclosure to lawful purposes.

Changes to This Policy

We may update this Privacy Policy periodically. Any changes will be posted on this page with a revised effective date. Continued use of the Online Services after changes are posted constitutes acceptance of the updated Policy.

Contact Information

If you have questions about this Privacy Policy or believe your information has been misused, please contact us at the address below:

Privacy Officer
8731 Red Oak Blvd.
Charlotte, NC 28217

Effective Date: February 16, 2026