

Privacy Policy

This is the Privacy Policy for your health plan's benefit card website (the "Site"), and **My Total Benefits** mobile applications (the "App") owned or operated by PayForward LLC, ("PayForward" or "we" or "us" or "our") on behalf of your health plan, and any other related applications, interactive features, widgets and resources offered by PayForward through internet websites, mobile devices, APIs or other platforms and any and all associated services provided by PayForward in connection with any of the foregoing (all of which, together with the Site are collectively referred to as the "PayForward Services" or the "Services").

We are committed to safeguarding the personal information we receive from you when you interact with any of our Services. This Privacy Policy explains how we collect, use and share your personal information when you interact with our Services.

What Personal Information Is Collected

When you use our Services through our Site and/or App, we may collect information that directly or indirectly identifies you, including name, address, email address, telephone number(s) and/or fax number.

When you voluntarily submit personal information to us, we may collect this information in order to better address your needs. We may use the personal information to communicate with you in various forms in response to the submissions. By voluntarily submitting your personal information, you authorize us, our affiliates and subsidiaries, or parent company to contact you.

In addition, we may collect the following types of information:

Device Information - This includes information such as your Internet Protocol (IP) address, hardware model or version, operating system, unique device identifiers, browser or application configurations, and mobile network information. We may also associate the information we collect from your different devices to help us provide consistent services across your devices. When you use our Services, we may also collect information about your physical location through your mobile device.

Log Information - We may record details of how you used our Services or how our Services performed, including page views and response times, clickstream data, information about how you navigate through our Services, and which website or application you came from before visiting our Services.

Performance Measurement - We may also collect other information related to the performance and effectiveness of our Services, including what emails, content and messages were viewed, real time monitoring of technical issues, wait times for customer service, feedback provided, responses to surveys you complete and other measurement information.

Use of Cookies and Similar Technologies - We use cookies, beacons, application agents, pixels and other technologies to provide our Services, enhance your experience with our Services, and to collect the information described above. Cookies are text files that are placed in your computer's browser. There are two types of cookies: session and persistent cookies.

- Session cookies exist only during an online session. They disappear from your computer when you close your browser or turn off your computer. We use session cookies to allow our systems to uniquely identify you during a session or while you are logged into the Site. This allows us to process your online transactions and requests and verify your identity, after you have logged in, as you move through our Site.
- Persistent cookies remain on your computer after you have closed your browser or turned off your computer. We use persistent cookies to track aggregate and statistical information about user activity.

You can decide if and how your computer will handle cookies by configuring your preferences or options in your browser or mobile device settings. However, if you choose to reject all cookies, the Services may not function properly or as desired.

Web beacons and pixels are images that may be used with the Services or placed in emails we send you. We may include a web beacon in an email we send you for the purpose of counting the number of people who open the email.

How Personal Information is Used

In addition to the uses described above, we may also use the information collected through the Services to:

- respond to your inquiries
- operate our business
- comply with the law or our policies
- investigate or prevent fraud or security breaches
- provide the products and services you request
- administer your account
- inform you about products and services that might be of interest to you
- tailor the content and information that we may send or display to you
- improve our Site and Services and respond to user desires and preferences

We may disclose your Personal and Non-Personal information with entities controlling, controlled by or under common control with PayForward.

Third Parties

We may share your personal information with entities not affiliated with us only as described in this Policy:

Service Providers - In addition to the information sharing described above, we may also disclose your personal information to businesses that we hire to perform services on our behalf, or to support our business operations (e.g., service providers who use cookies or other technologies on our behalf to help operate and measure our Services), and provide you with additional products and services. Service providers may only use your personal information, as instructed by us, to provide the services that we have contracted the businesses to perform.

Partners - We may also partner with businesses that operate their own independently run websites, online services or Apps. This allows us to offer a wider array of services and features to our users. Unless stated otherwise, these services are not owned or operated by us and are used pursuant to that business's terms of service and privacy practices.

Legal or business purposes - We may also disclose your personal information to third parties, as allowed or required by law or to protect our interests, for purposes of:

- processing and verifying credit card information and processing credit card transactions
- complying with legal processes
- responding to requests from public and government authorities
- enforcing our terms and conditions, including investigations of potential violations detecting, preventing or otherwise addressing fraud, security or technical issues
- protecting our rights, privacy, safety or property, and to allow us to pursue available remedies
- limiting the damages that we may sustain
- in safety matters or in litigation where the data is pertinent
- in connection with a merger, acquisition, sale of company assets or other business activity in which a review or transfer of personal information is required

We may share non-identifiable or aggregate information with third parties for any lawful purpose.

We never share your private information, unless you give us prior written permission, for the following purposes:

- Marketing purposes
- Sale of your Private Information

If you give us your permission to share, you are permitted to revoke that permission at any time in

writing. We will honor your revocation once it is processed, except to the extent that we have taken action in reliance upon your original authorization.

Email

When you register and sign in to the Site or App, you may be asked to provide us or our contracted service providers with your email address. We may use this information to:

- administer or communicate with you about your account
- send you information upon your request
- communicate offers or updates about our products, programs and services
- share information about health or wellness topics or about doctors, hospitals and other health care professionals that participate with your plan

When you send email messages to the mailboxes listed on our Services, we will retain your message, email address and our response so that we can efficiently respond to your questions or issues. We also do this in an effort to comply with legal and regulatory requirements. Email is not always a secure method of transmitting information. Use judgment when sending information in an unsecured email via the Internet. You may always convey confidential, personal or sensitive information by calling the appropriate Member Services phone number that you will find under Contact Us.

Your Choices

Email – You can unsubscribe from marketing emails by clicking the “Unsubscribe” link which is always located at the bottom of each marketing email.

Mobile Application Push Notifications – If you have elected to receive push notifications for the My Total Benefits app, you can turn the notifications off at any time by adjusting the settings on your mobile device.

Device Location – You can opt-out of location services at any time by adjusting the settings on your mobile device. For information on location tracking on our apps, please refer to the Terms of Service.

Cookies – You can make choices about cookies through your browser's privacy settings. Remember, if you disable all cookies, some features or Services may not work properly.

Linking to Other Sites and In-App Services

For your convenience, we may provide links to other websites or applications. We do not control third-party websites or applications, and thus, are not responsible for their privacy practices.

Through our Apps, we may offer services that are provided and administered by third parties (3rd Party Services). Your use of the 3rd Party Services will be subject to the terms of use and privacy policies and practices of the third party.

Security

Information that we collect is stored on servers, using standard security procedures and practices appropriate to the nature of the information in an effort to protect information from unauthorized access, destruction, use, modification or disclosure. However, no data transmission over the Internet can be guaranteed to be 100% secure. As a result, while we strive to protect information transmitted on or through the Services, we cannot and do not guarantee or warrant the security of any information you transmit on or through the Service, and you do so at your own risk.

Information Safeguards

We have implemented physical, electronic and procedural controls designed to safeguard your personal information. If you receive correspondence that appears to be from us, but contains typographical errors, grammatical mistakes or awkward wording, please proceed with caution, as this email may not actually be from us. We will never send you an email asking you to:

- click on a link in an email to validate personal or account information
- open an email attachment, unless you have specifically requested this information from us
- download or run a program received via email
- reply to an email and provide personal information, such as your Social Security Number, member ID number or username/password to any account
- confirm or correct information as part of a system change or upgrade
- provide banking information to claim money won in a contest
- fill out a customer service survey in exchange for money

If you receive an email with any of these requests, or any other suspicious content, do not respond. Please forward it immediately to support@payforward.com.

Personally Identifiable Information Collected through Member Services

Our representatives may collect certain personal information when assisting you in the use of the Services, such as shopping in our online catalog.

We may collect personal information from you, including name, address and phone number.

Our representatives may help you enter your personal information into the Site. We may retain the personal information you provide during these sessions, and will maintain and/or store that personal information in accordance with our privacy policies and procedures.

You are not required to provide personal information to us but the assistance our representatives provide is only based on the information you and/or your authorized representative provide. If the information provided is inaccurate or incomplete, our representative may not be able to assist you with your account.

If you believe your privacy rights have been violated, you may file a complaint with us by calling our **Member Services unit at 844-944-9273**.

Do Not Track

At this time, we are not able to honor Do Not Track signals, but you may adjust your browser settings to prevent cookies from being set.

Children

Our Services are not intended for use or consumption by children. If you are under the age of 18 or otherwise deemed a minor, do not use this Site. We do not knowingly collect Personal Information from children under the age of 18. Any Personal Information of a child under 18 that is provided to us must be provided by a parent or legal guardian, and not by a child under the age of 18 who is using the Site. If you are the parent or legal guardian of a child under the age of 18 whom you have reason to believe provided his or her own Personal Information to us, you have the right to review and request the removal of that child's Personal Information from our database.

Changes to this Privacy Policy

Evolving technology will provide us with new and better ways to serve your account needs and we may change this Notice at any time and from time to time to reflect new privacy practices. This Policy is not intended to and does not create any contractual or other legal right in or on behalf of any party.

Questions

If you have questions about this Privacy Policy or our privacy practices, please contact us at support@payforward.com or 844-944-9273.

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