

Website Privacy Policy

Effective Date: January 1, 2020

HIPAA Notice of Privacy Practices: The American Advantage Association and their designated administrator, NBFSA, LLC (cumulatively referred to as "COMPANY") and all of their operating units and subsidiaries comply with the Health Insurance Portability and Accountability Act of 1996 ("HIPAA").

Introduction, Scope and Purpose: COMPANY understands that the privacy of your personal information is important to you. This Website Privacy Policy applies to your activities and our privacy practices on the various websites operated by COMPANY, including this website. Some pages of this website may also describe additional privacy practices applicable to those specific pages.

"You" and similar terms refer to you, the individual using this website, as well as any person or entity on whose behalf you are using this website and all others who may have rights through you. As used in this Website Privacy Policy, terms such as "COMPANY," "we," "us" or "our" refer to COMPANY and all of its operating units and subsidiaries, and, as applicable this website.

If you submit personal information on another person's behalf, you represent and warrant that you have the appropriate authorization or consent to do so and to permit us to use the personal information for the purposes set forth herein.

This Website Privacy Policy does not apply to information collected through other means such as by telephone, through forms sent by mail, or in person. That information may be protected by other privacy policies. This website may include links to third-party websites. These links are provided as a convenience and do not constitute an affiliation with, endorsement or sponsorship of any third-party services. This Website Privacy Policy does not apply to such third-party websites or to any information you provide to such third-parties. We are not responsible for the privacy practices of such third-parties.

Changes: We may change this Website Privacy Policy. If we revise this Website Privacy Policy, we will post the changes on this page. We will also provide appropriate notice to you on this website and in other appropriate locations based on the type of changes made. Your continued use of the website after the changes have been posted or otherwise made available to you shall constitute your acceptance of the updated terms.

Information We Collect about You on this Website: We collect both personal and non- personal information from and about website visitors:

Personal Information includes:

Information that identifies you individually and personally, such as name, postal address, e- mail address, telephone number, policy or account number, government or other identification number, your IP address or any other identifier by which you may be contacted online or offline, and

Information that concerns you, but may not directly identify you, such as zip code or certain demographic information,

Financial information, including credit card and bank account information, and

Protected health information

Non-personal Information includes:

Information describing your Internet connection,

The equipment you use to access our website, and

Usage details.

How We Collect Information on this Website or otherwise: We collect this information:

Directly from you when you choose to provide it to us (e.g., if you fill out a form on-line or send us your e-mail address), and

Automatically as you navigate through the website. Information collected automatically may include usage details, IP addresses and information collected through cookies and other passive tracking technologies.

From third party organizations with whom you are affiliated or have a consumer or business relationship such as your employer, labor union, association, financial institution or health care benefits provider when they chose to provide you with acces to information, products or services we offer

Technologies We Use: We may use the following technologies to collect certain information about you or the computer you use to visit this website:

Cookies (or browser cookies). A cookie is a small file placed on the hard drive of your computer. You may refuse to accept browser cookies through your browser settings. If you select this setting you may be unable to access certain parts of our website. Unless you have adjusted your browser setting so that it will refuse cookies, our system will issue cookies when you direct your browser to our website. We may also use a similar technology, which permits COMPANY to track browsing activity across our collective websites.

Flash Cookies. Certain features of our website may use local stored objects (or Flash cookies) to collect and store information about your preferences and navigation to, from and on our website. Flash cookies are not managed by the same browser settings as are used for browser cookies.

How We Use Your Information / Why we collect Your Informtion: We use information that we collect about you, or that you provide to us, including personal information:

To present our website and its contents to you.

To provide you with information, products or services that you request from us; that we are contracted to provide through your membership; or that we believe may be of interest to you.

To fulfill any other purpose for which you provide it, such as subscribing you to an e-mail newsletter.

To provide you with notices about your account and status.

To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection.

To notify you about changes to our website or any products or services we offer or provide through it.

To notify you about any of the benefits or services you may be eligible to receive.

To allow you to participate in interactive features on our website, if any.

To contact you regarding any of our services you have accessed, whether through our website or otherwise.

To contact you about prescriptions you have purchased from pharmacies you use to fill your prescriptions.

To comply with applicable laws, regulations, and legal process.

In any other way we may describe when you provide the information.

To keep a record of our transactions and communications.

As otherwise necessary or useful for us to conduct our business, as long as the use is permitted by law. Specific examples include: Analyzing our audience and use patterns for the website; storing information about your preferences and allowing us to direct or customize specific content to you; recognizing you when you return to this website or speeding-up your login.

For the protection of our operations or those of any of our affiliates, or to protect our rights, privacy, safety, or property or that of our affiliates, you or other parties.

For any other purpose with your consent.

You understand and specifically agree that we may use the information you provide through this website to contact you, including any e-mail address, telephone number, cell phone number, text message number, or fax number. We may contact you without limitation regarding:

Any services we provide to you, whether through the website or otherwise.

Benefits you are eligible to receive.

Information about medication you are taking.

We may combine any of the above information with other information not subject to this Website Privacy Policy. We may receive this information from you or from other third-parties. This information may be subject to other privacy policies.

Sharing of Information:

Non-Personal Information. Because non-personal information does not identify who you are, we do not limit the ways we may use or share non-personal information. For example, we may share non-personal information with our affiliates, suppliers, employees and agents, other businesses, and the government.

Personal Information. We will only share your personal information with third-parties as outlined in this Website Privacy Policy (in its current or future form) and as otherwise permitted by law.

We share and give access to personal information to our employees and agents (including employees and agents or our affiliates) in the course of operating our businesses. For example, if you sent us an e-mail asking a question, we would provide your e-mail address to one of our employees or agents, along with your question, in order for that person to reply to your e-mail. We may share personal information with other divisions within COMPANY and with our affiliate entities to ensure that we have the most up to date contact information across these entities and to coordinate the services and benefits you receive from us.

We share personal information with your health care providers, and your pharmacies/pharmacists to coordinate your care and, as necessary, to arrange payment for services and benefits you have received. We may also share personal information with appropriate government agencies as required by law.

We may share and give access to personal information with third party benefit and service providers providing benefits and or services that are being provided to you through us and with whom we are contracted to provide you access to such benefits

We may share and give access to personal information with vendors we hire to perform services on our behalf. For example, we may hire a vendor to help us send and manage e-mail. Similarly, we may hire vendors to operate some of our websites.

If we share or give access to personal information to vendors we require them to use the personal information only for limited purposes, such as for sending you the e-mail in the example above. If you believe we or any company associated with COMPANY has misused or improperly disclosed or lost any of your information please contact us immediately and report such matter using the contact information provided below.

We may share personal information with a successor if all or part of our business is sold, merged, dissolved, acquired, or in a similar transaction, or in the event of a corporate reorganization.

We may share personal information in response to a court order, subpoena, search warrant, law or regulation. We may cooperate with law enforcement authorities in investigating and prosecuting website visitors who violate our rules, or engage in behavior that is harmful to other visitors, or is illegal.

Your Choices and Reviewing Your Information: If you have an account with COMPANY, then you may contact us using the contact information at the end of this document to request access to the personal information we have regarding you, and if need be, you may revise this information; request that we erase some or all of this information; or request that we do not sell or share this information with any third parties. In order to access this information or update, erase or restrict the use of this information, you will be required to provide the Username and Password on your membership ID Card.

Do Not Track Disclosure: This website does not monitor for or behave differently if your computer transmits a "do not track" or similar beacon or message.

Website and Information Security: We use a number of security methods designed to protect the security and integrity of information submitted through this website. These methods include:

Physical security methods (such as locks and alarm systems),

Electronic security methods (such as passwords and firewalls), and

Procedural security methods (such as rules regarding the handling and use of information).

Due to the nature of the Internet and online communications, however, we cannot guarantee that any information transmitted online will remain secure or confidential. By submitting information to us, you agree that you are aware and accept these risks. If you do not wish to submit your information electronically, do not do so, however in such case you may not be able to make use of the full functionality of the website. We are not liable for the illegal acts of third-parties such as criminal hackers.

E-mail Communications: Most e-mail, including any e-mail functionality on our website, does not provide a completely secure and confidential means of communication. It is possible that your e-mail communication may be accessed or viewed inappropriately while in transit to us. If you wish to keep your information completely private, you should not use e-mail. We may send e-mail communications to you for a range of communications.

Children's Information: We do not intentionally collect any personal information from children under the age of 13 through this website. This website is not directed towards children under age 13. If you believe that we have collected personal information from a child under the age of 13 through this website, please contact us using the contact information provided below.

U.S. Audience: This site is intended for a United States audience. If you access this site from outside the U.S., you acknowledge, agree, and consent that any information you provide, including any personal information, will be transferred to and processed by a computer server located within the U.S., and subject to U.S. laws and regulations. Further, if you access this site from outside the U.S., you acknowledge and agree that you are responsible for compliance with any applicable local or national laws, rules or regulations applicable to such use.

California Privacy Rights: California Civil code § 1798.83 provides certain rights to California residents, including the right to request information regarding our disclosure of personal information to third-parties for marketing purposes. To request such information, please contact us as described below.

Social Media: We reserve the right to edit or remove postings for any reason, with or without notice. COMPANY is not responsible for the content of any user generated content, and we specifically advise you that user generated content may include information that is inaccurate, false and misleading.

Please remember that information posted on this website or any of our social media platforms is for general informational purposes only and should not be considered medical advice and should not replace a consultation with your health care professional. Always consult an appropriate health care professional for your specific needs. If you are experiencing a medical emergency, call 9-1-1.

You consent and agree that we may respond to any post/re-post, on-line or off-line in other publications, or user generated content.

Social Security Number Protection: In the course of operating our business, COMPANY may collect or receive access to Social Security Numbers ("SSNs"). We protect the confidentiality of SSNs through various physical, technical, and administrative measures designed to protect against unauthorized access or use. COMPANY limits access to SSNs to purposes and uses that are lawful, and prohibits unlawful disclosure or use of SSNs.

Disclaimer: COMPANY is committed to use its reasonable efforts to safeguard the security of the user information that is collected and retained on our server. Nevertheless, COMPANY acknowledges that, in spite of COMPANY's committed effort, some determined individual may still develop data-mining and other methods to uncover such information and disclose it. For this reason, COMPANY can make no guarantee against unauthorized access to information provided in the course of using this website.

COMPANY reserves the right to make any change or update concerning the above policies, so COMPANY requests that you visit this page from time to time.

Contact us: To contact us regarding this Website Privacy Policy and our related privacy practices, contact COMPANY's Privacy Department using the contact information below:

American Advantage Association

P.O. Box 24279, Winston Salem, NC 27114-4279

888-424-4186

info@americanadvantageassociation.com.