

Privacy Policy

Last Updated: 6/10/2019

Experian Health, Inc. ("EHI," "we" or "us") wants you to be familiar with what information we collect about you, how the information may be used and what choices you have regarding the collection and use of the information. This Privacy Policy (the "Policy") describes our practices in connection with information that we collect through our website www.experianhealthinnovationstudio.com (the "Site"). Please take a moment to review this Policy and feel free to contact us with any questions about it at support@experianhealthinnovationstudio.com.

By using the Site, you agree to the terms of this Policy. If you do not agree to the terms of this Policy, please do not use the Site. We reserve the right to change this Policy without prior notice. You agree to obtain notices of, and changes to, this Policy electronically by visiting this Site. You can determine when this Policy was last revised by referring to the "Last Revised" legend at the top of this page. Any changes to the Policy will become effective upon our posting of the revised Policy on the Site and will apply only to information collected thereafter. Use of the Site following such changes constitutes your acceptance of the revised Policy then in effect. Therefore, we encourage you to review this Site from time to time for changes to our Policy.

WHAT TYPES OF INFORMATION DO WE COLLECT ABOUT YOU?

We collect personal information and non-personal information through the Site. Personal information is information that identifies you as an individual. Non-personal information is aggregated information, demographic information, IP addresses and any other information that does not reveal your specific identity.

Personal information. We may collect the following types of personal information:

- Information provided by you when you enroll in the Site, such as your name, gender, state of residence, email address, occupation, employment status, education, marital status, income range, ethnic background.
- Information provided by you or that we have in EHI's or its affiliates' files about the EHI Product or Products in which you are a member, and your customer number.
- Information provided if/when you participate in any focus groups, innovation design sprints, or similar activities hosted by Experian Health.
- Information provided by you when you participate in the Site such as through submissions discussions and activities, and through participation in focus groups.
- Information provided by you through changes to your Profile Data, customer service correspondence and general feedback.

Non-Personal information. When you visit the Site, we may collect non-personal information, such as your IP address or a catalog of the Site pages you visit. Non-personal information is generally collected through the Site from the following sources: server log files, environmental variables, cookies, pixel tags and other similar technologies, device identifiers and information that you voluntarily provide. De-identified information (personal information from which identifying information has been removed) is treated as non-personal information under this Policy.

- **Server Log Files.** Your Internet Protocol (IP) address is a number that is automatically assigned to the computer that you are using by your Internet Service Provider (ISP). This number is identified and logged automatically in our server log files whenever you visit the Site, along with the time(s) of your visit(s) and the page(s) that you visited. We use your IP address, and the IP addresses of all users, for purposes such as calculating Site usage levels, helping diagnose problems with the Site's servers, and administering the Site. Collecting IP addresses is standard practice on the Internet and is done automatically by many websites.
- **Environmental Variables.** We and our service providers may also collect certain environmental variables, such as computer type (Windows or Macintosh), screen resolution, OS version,

Internet browser, and Internet browser version. These environmental variables are collected by most browsers, and can be used to optimize your experience on the Site.

- **Cookies and Similar Technologies.** We, our service providers, and/or non-affiliated third-parties may use "cookies" or similar technologies on the Site. Cookies are data that a web server transfers to an individual's computer for recordkeeping purposes. Cookies are an industry standard used by many websites, and can facilitate your ongoing access to and use of a particular website; cookies do not cause damage to your computer systems or files. If you do not want information collected through the use of cookies, there is a simple procedure in most browsers that allows you to automatically decline cookies, or to be given the choice of declining or accepting the transfer of a particular cookie, or cookies from a particular website, to your computer. Additionally, please see the "Your Choices" section below for instructions on how to opt-out of sharing certain information related to the use of cookies.
- **Pixel Tags.** We, our service providers, and/or non-affiliated third-parties may also use so-called "pixel tags," "web beacons," "clear GIFs" or similar means (collectively, "Pixel Tags") in connection with some Site pages and HTML-formatted e-mail messages to, among other things, compile aggregate statistics about Site usage and response rates. A Pixel Tag is an electronic image, often a single pixel (1x1), that is ordinarily not visible to Site visitors and may be associated with Cookies on the visitors' hard drives. Pixel Tags allow us to count users who have visited certain pages of the Site, to deliver branded services, to provide online advertising, and to help determine the effectiveness of promotional or advertising campaigns. When used in HTML-formatted e-mail messages, Pixel Tags can tell the sender whether and when the e-mail has been opened.
- **Device Identifiers.** We, our service providers, affiliates and/or non-affiliated third parties that may host our products and services, may collect information about your device, such as a device ID or another identifier as permitted by the device manufacturer, when you access the Site. This information is mainly used to aid in identity authentication and verification, and it is not used for advertising.
- **Information That You Voluntarily Provide.** We also collect non-personal information (e.g., your geographic location, etc.) when you voluntarily provide such information to us. When such information is not combined with any personal information, such information is considered to be non-personal information, as it does not personally identify you or any other user. Additionally, we may aggregate personal information in a manner such that the end-product does not personally identify you or any other user of the Site, for example, by using personal information to calculate the percentage of Site users who have a particular telephone area code. Such aggregate information is considered non-personal information for purposes of this Policy.
- Please note that if we combine any non-personal information with personal information, the combined information will be treated by us as personal information as long as it is so combined.

HOW DO WE USE THE INFORMATION COLLECTED?

Personal Information. We may use personal information we collect in the following ways:

- **In Connection with Your Enrollment on the Site and Site Use.** We may use the personal information about you to set up your enrollment in the Site and create the My Profile for your account, and to track your participation and use of the Site.
- **To Identify Your Activities on the Site.** We may use your first name and state of residency to identify you in connection with your activities and submissions on the Site. We also may display on the Site your personal photo or an avatar that you upload in your Profile Data as your online visual persona to identify you in connection with your activities and submissions on the Site.
- **Administrative Communications.** From time to time we may use personal information to contact you if we have a question or comment; to respond to your inquiries or requests; or to send to you important information regarding the Site, or changes to our terms, conditions, and policies. Because this information may be important to your use of the Site, you may not opt-out of receiving such communications.
- **Other Communications.** From time to time, we may use personal information to provide you with personalized content and to inform you of products, programs, services and promotions that we believe may be of interest to you. If you would prefer not to receive direct mail or email marketing messages, or telephone calls, from EHI or others, please see the "Your Choices" section below.

- **Internal Business Purposes.** We may use personal information provided by you through the Site together with other information about you developed from your membership in or use of the EHI Products for our internal business purposes, such as product development, development of strategic plans, data analysis, development of marketing plans, predicting customer trends, performance tracking and audits. We also may use personal information to enhance our information and understanding of the customers of the EHI Products to aid us in providing our customers with valuable products, improvements and targeted promotions.
- **Enforcement of the Terms and Conditions for the Site.** We may use personal information for enforcement purposes.

Non-Personal Information. Because non-personal information does not personally identify you, we may use such information for any purpose. In addition, we reserve the right to disclose non-personal information to third parties, for any purpose.

In some instances, we may combine non-personal information with personal information. If we combine any non-personal information with personal information so that it personally identifies you, the combined information will be treated by us as personal information as long as it is combined.

DO WE DISCLOSE INFORMATION TO THIRD PARTIES?

We may disclose information about you to affiliated third parties and others.

- **Affiliates, Marketing Partners and Others.** We may disclose the information that we collect to our affiliated companies, marketing partners and others to manage and enhance the Site, learn more from our Members about your experience with the EHI Products, and for marketing purposes. We may partner with other companies to offer you products or services. We may disclose personal information and/or non-personal or de-identified information collected about you to such third parties for the purposes described in this Policy.
- **Service Providers.** We work with third parties who provide services including but not limited to Site management and hosting, data analysis, list enhancement and other administrative services. We may disclose personal information to such third parties to enable these third parties to provide services to us. Such services may include: Site moderator; Site administrator; marketing, distribution, email list management services, advertising, certain product functionalities, customer support web hosting, customer data management and enhancement, research and surveys, data analysis and email service.
- **Assignment.** We reserve the right to transfer any and all information that we collect from Site users to an affiliate or a non-affiliated third party in the event of any reorganization, merger, sale, joint venture, assignment, transfer or other disposition of all or any portion of our business, assets or stock (including without limitation in connection with any bankruptcy or similar proceedings).
- **Law enforcement; emergencies; compliance; other purposes permitted by law.** Notwithstanding any other provision of this Policy to the contrary, we reserve the right to disclose personal information to others as we believe appropriate (a) to comply with legal process; (b) to respond to governmental requests; (c) to enforce the Site's Terms and Conditions; (d) to protect the rights, privacy, safety or property of Experian Health, Inc., our affiliated companies, you or others; (e) to permit us to pursue available remedies or limit the damages that we may sustain; and (f) for any other purpose permitted by applicable law.
- **Aggregate, Non-Personal, or De-identified Information.** We may share aggregated information (i.e., information about you and other customers collectively, but not specifically identifiable to you) and other non-personal, de-identified, or anonymous information we collect with third parties, including affiliates, marketing partners and others to develop and enhance the Site and the EHI Products, and to deliver targeted advertising and other advertising and marketing. If you would prefer that we do not utilize cookies with your website experience, or would prefer to restrict the use of cookies with network advertising partners, please see the "Your Choices" section below.

YOUR CHOICES

You have choices when it comes to updating your profile information or learning about new offers or products offered by us, our affiliates and marketing partners. You may access your profile information

through the Site at any time to update, correct or change your email address, password, profile photo and email notification frequency. If you do not wish to receive offers of products from us, our affiliates or marketing partners, here are the methods in which you can opt out:

- **EHI Commercial Email.** If you prefer not to receive emails from us about offers and promotions, please unsubscribe via the unsubscribe link in an email, or contact us at support@experianhealthinnovationstudio.com. For your protection, our customer care representatives may request supporting information or documents to address your inquiry or request.
- **Cookies.** Subject to the section above pertaining to cookies and similar technologies, you have the ability to prohibit being served an advertisement based on cookie technology. We utilize reputable third-party vendors to serve advertisements. If, however, you are not comfortable with cookies, you can adjust the settings within your browser to further prohibit being served a cookie. Please see the browser's instructions to perform this task. Additionally, the Digital Advertising Alliance (DAA) has developed an opt-out tool with the express purpose of allowing consumers to "opt-out" of the targeted advertising delivered by participating companies. We may share anonymous or de-identified information with such member networks for the purposes of delivering targeted advertising; however, you may visit the NAI opt-out page and opt-out of this cookie tracking if you do not wish to receive targeted advertising. Please visit: <http://www.aboutads.info/choices/> for more information.

Please note that if you opt-out as described above, we will not be able to remove personal information about you from the databases of third parties with which we have already disclosed personal information as of the date that we implement your opt-out request. If you wish to cease receiving marketing-related e-mails from third parties, please contact such third parties directly or utilize any opt-out mechanisms set forth in their respective privacy policies or marketing-related emails.

HOW DO WE PROTECT YOUR INFORMATION?

We have security measures and tools, such as firewalls, in place to help protect against the loss, misuse and alteration of the information under our control. Unfortunately, no data transmission over the Internet or data storage system can be guaranteed to be 100% secure. If you have reason to believe that your interaction with us is no longer secure (for example, if you feel that the security of any account you might have with us has been compromised), please notify us of the problem as soon as possible by contacting us in accordance with the Section "Contacting Us" below (note that if you choose to notify us via physical mail, this will delay the time it takes for us to respond to the problem).

LINKS

The Site may contain links to third-party websites. These linked sites are not under our control and we are not responsible for the privacy practices or the contents of any such linked site, or any link contained in any linked site. We provide such links only as a convenience, and the inclusion of a link on the Site does not imply endorsement of the linked site by us. If you provide any personal information through any such third-party website, your transaction will occur on the third party's website (not the Site) and the personal information you provide will be collected by, and controlled by the privacy policy of, that third party. We recommend that you familiarize yourself with the privacy policies and practices of any third parties. PLEASE NOTE THAT THIS POLICY DOES NOT ADDRESS THE PRIVACY OR INFORMATION PRACTICES OF ANY THIRD PARTIES.

LOCATION

We control and operate the Site from the United States, and the Site is not intended to subject us to the laws or jurisdiction of any state, country or territory other than that of the United States. We do not represent or warrant that the Site, or any part thereof, is appropriate or available for use in any particular jurisdiction. Those who choose to access the Site do so on their own initiative and at their own risk, and are responsible for complying with all local laws, rules and regulations. We may limit the Site's availability, in whole or in part, to any person, geographic area or jurisdiction we choose, at any time and in our sole discretion.

GOVERNING LAW

This Policy is governed by, and will be construed under, the laws of the State of California, without regard to choice of law principles.

A SPECIAL NOTE REGARDING INDIVIDUALS UNDER 18 YEARS OLD

The Site is not directed to individuals under the age of 18, and we request that such individuals not provide personal information through the Site. If you are under 18 years of age, you may browse our Site; however, you may not enroll, make any submissions or provide personal information to us.

YOUR CALIFORNIA PRIVACY RIGHTS

If you are a California resident, you are entitled by law to request certain information regarding our disclosure to third parties of personal information for their direct marketing purposes. To make such a request, send an e-mail to support@experianhealthinnovationstudio.com specifying that you seek your "California Customer Privacy Notice." Please allow 30 days for a response.

CONTACTING US

If you have any questions regarding this Policy, please contact us at support@experianhealthinnovationstudio.com. Please note that email communications will not necessarily be secure; accordingly, you should not include credit card information or other sensitive information in your email correspondence with us.