

Consumer Privacy Notice & State Rights

Effective September 1, 2026

Our Privacy Commitment

Health Freedom does not sell personal information or consumer health data. Health Freedom does not use personal information or consumer health data for targeted advertising.

1. Scope

This Consumer Privacy Notice & State Rights (“Notice”) describes how American Freedom Health, LLC dba Health Freedom (“Health Freedom,” “we,” “us,” or “our”) collects, uses, discloses, and protects personal information when you visit our website, contact us, enroll in or purchase services, communicate with us, or use services made available through Health Freedom. This Notice also describes privacy rights that may be available to residents of certain U.S. states.

Some information may be subject to separate federal or state laws, contractual restrictions, or privacy notices. Where another law or notice governs particular information, that law or notice will control for that information.

2. Personal Information We Collect

Depending on how you interact with Health Freedom, we may collect the following categories of information:

- Identifiers and contact information, such as name, mailing address, email address, telephone number, date of birth, and other information you provide to identify or contact you.
- Enrollment, account, and service information, such as member or account identifiers, selected services, eligibility or enrollment information, dependent information, and information necessary to administer or provide requested services.
- Payment and transaction information, such as billing information and information necessary to process a purchase or payment. Payment card information may be processed by a payment service provider rather than stored directly by Health Freedom.
- Communications and information you voluntarily provide when you contact customer service, submit a form, request assistance, participate in a survey, or otherwise communicate with us.
- Website and device information, such as Internet Protocol (IP) address, browser type, device information, referring page, pages viewed, date and time of access, and information collected through cookies or similar technologies.
- Consumer health data or health-related information that you voluntarily provide, or that is generated when you request or use a health or wellness service, to the extent described in this Notice and any applicable consumer health data privacy notice.

3. Sources of Personal Information

We may obtain personal information directly from you; from an employer, association, broker, agent, or other organization through which a service is offered; from Health Freedom affiliates; from service providers and

business partners that help provide requested services; and automatically through your interaction with our website or online services.

4. How We Use Personal Information

We use personal information for legitimate business and operational purposes, including to:

- provide, administer, fulfill, and support products or services you request;
- establish and maintain accounts, eligibility, enrollment, billing, and customer-service records;
- communicate with you about services, transactions, requests, support, or administrative matters;
- process payments and maintain appropriate transaction records;
- operate, secure, troubleshoot, maintain, and improve our website, systems, and services;
- prevent fraud, misuse, security incidents, or other unlawful activity;
- comply with applicable law, legal process, regulatory obligations, contracts, and record-retention requirements; and
- protect the rights, property, security, and safety of Health Freedom, our users, and others.

No Sale or Targeted Advertising

We do not sell personal information. We do not use personal information for targeted advertising. We also do not sell consumer health data or use consumer health data for targeted advertising.

5. How We Disclose Personal Information

We may disclose personal information only as reasonably necessary for the purposes described in this Notice, including to:

- service providers and processors that perform services on our behalf, such as technology, hosting, payment processing, communications, customer support, and administrative services;
- healthcare, wellness, navigation, pharmacy, laboratory, telehealth, counseling, or other service providers when disclosure is necessary to provide a product or service that you requested;
- affiliates and business partners where necessary to administer or provide a requested service;
- professional advisers, auditors, insurers, regulators, law enforcement, courts, or governmental authorities when reasonably necessary or legally required; and
- a successor or other party involved in a merger, acquisition, financing, reorganization, sale of assets, or similar business transactions, subject to applicable privacy obligations.

We require service providers and processors to handle personal information consistently with their contractual obligations and applicable law.

6. Cookies and Similar Technologies

Our website may use cookies and similar technologies that are necessary for website functionality, security, session management, analytics, and improvement of our services. You may be able to control certain cookies through your browser or website settings. Disabling some cookies may affect website functionality.

Health Freedom does not use personal information collected through our website for targeted advertising.

7. Consumer Health Data

Our website may use cookies and similar technologies that are necessary for website functionality, security, session management, analytics, and improvement of our services. You may be able to control certain cookies through your browser or website settings. Disabling some cookies may affect website functionality.

Health Freedom does not use personal information collected through our website for targeted advertising.

Consumer Health Data

Health Freedom does not sell consumer health data and does not use consumer health data for targeted advertising. Washington residents should also review the separate Washington Consumer Health Data Privacy Policy linked from our website homepage.

8. Data Retention

We retain personal information for as long as reasonably necessary for the purposes for which it was collected, to provide requested services, maintain business and transaction records, comply with legal or contractual obligations, resolve disputes, protect security, and enforce agreements. Retention periods may vary based on the type of information and applicable requirements.

9. Security

We use reasonable administrative, technical, and physical safeguards designed to protect personal information against unauthorized access, use, disclosure, alteration, or destruction. No method of transmission over the Internet or electronic storage is completely secure, and we cannot guarantee absolute security.

10. Children's Privacy

Health Freedom services are not directed to children for independent use. We do not knowingly collect personal information from children in a manner prohibited by applicable law. Information regarding a dependent may be provided by a parent, guardian, subscriber, employer, or other authorized person when necessary to provide or administer a requested service.

11. Your State Privacy Rights

Depending on your state of residence and whether the applicable law applies to Health Freedom or the information at issue, you may have one or more of the following rights:

- confirm whether we process your personal information and request access to it;
- request correction of inaccurate personal information;
- request deletion of certain personal information;
- obtain a portable copy of certain personal information;
- obtain information about categories of personal information collected, used, or disclosed and categories of recipients;
- opt out of certain sales, targeted advertising, or qualifying profiling activities, where applicable;
- limit or withdraw consent to certain processing of sensitive personal information, where applicable;
- appeal a denial of a privacy-rights request where applicable law provides an appeal right; and
- exercise applicable privacy rights without unlawful discrimination.

These rights are not absolute. Applicable law may permit or require us to deny or limit a request, including where information is exempt from a state privacy law, must be retained to comply with law, or is necessary to provide a requested service or complete a transaction.

12. California Privacy Rights

If you are a California resident and the California Consumer Privacy Act, as amended by the California Privacy Rights Act (collectively, the “CCPA”), applies to Health Freedom or the information at issue, you may have rights to know and access personal information, correct inaccurate personal information, delete certain personal information, obtain information about collection and disclosure practices, and receive equal service and treatment when exercising CCPA rights.

Health Freedom does not sell personal information and does not share personal information for cross-context behavioral advertising. Health Freedom does not use personal information for targeted advertising. Accordingly, Health Freedom does not engage in the sale or sharing practices that would require a consumer to opt out of those practices.

California residents may submit applicable requests using the contact methods in Section 16. We may need to verify your identity before completing certain requests, as permitted by law. An authorized agent may submit a request where permitted by the CCPA and applicable regulations.

13. Nevada Privacy and Consumer Health Data Rights

Nevada residents may have privacy rights under Nevada law, including rights concerning certain covered information and, where Nevada’s consumer health data law applies, consumer health data.

Nevada Consumer Health Data

Consumer health data we may collect includes health-related information you voluntarily provide or information generated when you request or use a health or wellness service, including information indicating that you are seeking or accessing such a service. Sources may include you, an organization through which the service is offered, Health Freedom affiliates, service providers, and business partners involved in providing the requested service.

We process consumer health data to provide, administer, support, secure, and improve requested services; communicate with you about those services; comply with law; and carry out other purposes disclosed to you and permitted by law. We may share consumer health data with service providers, processors, affiliates, and healthcare or wellness service providers when necessary to provide a product or service you requested or as otherwise permitted by law.

Health Freedom does not sell consumer health data. Health Freedom does not use consumer health data for targeted advertising. We do not permit a third party to collect consumer health data over time and across different websites or online services through Health Freedom for targeted advertising.

Where Nevada’s consumer health data law applies, you may request to confirm whether we collect, share, or sell consumer health data; obtain information about certain third parties with whom consumer health data has been shared; request access to or correction of consumer health data where applicable; request that we cease certain future collection or sharing; withdraw consent where processing is based on consent; and request deletion, subject to legal exceptions and permitted retention. We will process authenticated requests within the time required by applicable Nevada law.

14. Residents of Other States

Residents of other states with applicable comprehensive privacy laws may have rights similar to those described in Section 11. Health Freedom will honor applicable rights under the law governing the consumer and the

information at issue. State laws may differ in scope, exemptions, definitions, verification procedures, response periods, and appeal rights.

This Notice is intended to provide a common, nationwide explanation of our privacy practices while preserving any additional rights available under applicable state law. Nothing in this Notice limits a right that cannot lawfully be waived or restricted.

15. Exercising Your Privacy Rights

To submit a privacy request, contact us using the email or mailing address in Section 16 and describe the right you wish to exercise. Please provide enough information for us to understand and respond to your request. We may request information reasonably necessary to verify your identity or authority to act for another person, where verification is permitted or required by law.

If applicable state law provides a right to appeal our decision, you may appeal by replying to the decision or contacting us using the same method and stating that you are appealing a privacy-rights decision.

16. Contact Us

Questions about this Notice or requests concerning personal information may be submitted to:

Organization	American Freedom Health, LLC dba Health Freedom
Email	customersuccess@healthfreedomus.com
Mail	Attn: Privacy Officer, P.O. Box 540217, Omaha, NE 68154

17. Changes to This Notice

We may update this Notice from time to time to reflect changes in our practices, services, technology, or legal requirements. When we make material changes, we will update the effective date and provide additional notice when required by applicable law.