



MyBenefits.Life

Terms of Use

INTRODUCTION

The following terms and conditions ("Terms and Conditions") govern the use of the MyBenefits.Life application (Application or MBL). As used herein, "You" and "Your" refer to the individual that wishes to use the Application. The Application is licensed to you subject to your prior acceptance of these MyBenefits.Life Terms and Conditions (Terms and Conditions) and you agree that these Terms and Conditions apply to this Application. Your license to this Application under these Terms and Conditions is granted by Alliant Insurance Services, Inc. (Licensor). Licensor reserves all ownership and intellectual property rights in and to the Application.

SCOPE OF USE

This license for the use of the Application is limited to a non-exclusive, non-transferable, non-sublicensable, revocable limited license to use solely for the purpose of performing those functions available to you as an end user. You may not copy, modify, create a derivative work of, reverse engineer, decompile, or otherwise attempt to extract the source code of any software or program, unless expressly permitted or required by applicable law, or unless Licensor specifically authorizes such activity in writing. You are not permitted to use the Application for any purpose other than provided for in these Terms and Conditions. You may not use this Application to perform or participate in any illegal activity. You acknowledge that the Licensor may audit your use of the Application.

You acknowledge that you are solely responsible for any content that you create, transmit, or display while using the Application.

PURPOSE

This Application is provided to allow you to access information about the medical plan provided through your employer. This Application does not constitute the practice of any medical, nursing, or other professional health care advice, diagnosis or treatment.

DO NOT RELY ON THIS APPLICATION FOR MEDICAL DECISIONS

The content provided in this Application is for informational purposes only. This information is not a substitute for professional medical advice, diagnosis or treatment. Do not rely on this information as an alternative to medical advice from your professional healthcare provider(s). Consult your professional healthcare provider(s) immediately if you think you are suffering from a medical condition. Do not delay seeking medical advice, disregard medical advice, or discontinue medical treatment because of information available on or linked through to via this Application.

DO NOT RELY ON THIS APPLICATION TO CONFIRM YOUR BENEFIT SELECTIONS

Do not rely on this information to confirm your benefit plan selections. Please confirm those selections directly with your employer.

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CHANGES

Licensors reserve the right to change the content on the Application and the conditions for use of the Application, including these Terms and Conditions, from time to time without prior notice. The changes may include superseding terms and conditions, specific notices, or the discontinuation or disabling of the Application. YOU SHOULD REVIEW THESE TERMS AND CONDITIONS PERIODICALLY TO BE AWARE OF ANY CHANGES THAT ARE MADE. Your continued use of the Application constitutes your acceptance of any change or update, all of which shall become controlling when posted.

PERSONAL INFORMATION AND USE OF DATA

The Application may collect, track, retain, or otherwise acquire personal information, including personal health information, about you or your dependents. Any use of personal information is governed by the Alliant Privacy Policy. The Application may provide to Licensors or other third parties general data on

Application search requests and other information, but this data is aggregated and information on such usage is not attributable to individual users. Any tracking of such information is done anonymously and exclusively for the purpose of performance management, quality assurance, or feature improvement.

JURISDICTIONAL STATEMENT; UNITED STATES ONLY

The information available through the Application is intended to be made available only to persons in the United States and is not intended for distribution to, or use by, any person in any other country or any jurisdiction where such distribution or use would be contrary to law or regulation or that would subject Licensor to any registration requirement within such jurisdiction or country. Software and other materials from the Application may be subject to export controls imposed by the United States and may not be downloaded or otherwise exported to any country or anyone prohibited by law. Licensor prohibits your downloading or exporting of software or other material from the Application in violation of U.S. Export Laws and/or the laws of your resident country. By downloading information from the Application, you represent and warrant that you are able to do so in full compliance with all applicable laws.

GOVERNING LAW

These Terms and Conditions shall be governed by, and construed in accordance with, the laws of the United States and the State of California, without giving effect to conflict of law principles thereof.

RESERVATION OF RIGHTS

Licensor reserves the right to seek all remedies available at law and in equity for violations of these Terms and Conditions, including the right to block access from the Application or associated internet address. Licensor does not intend to market any products or services to children and does not knowingly collect personal information from them. By using the Alliant Websites, you represent that you are at least 18 years old. If you are under 18 years old, do not use the Alliant Websites.

SEVERABILITY

If any provision of these Terms and Conditions is held invalid, void, or unenforceable, then that provision will be considered severable and the remaining provisions shall remain in full force and effect.

TERMINATION

These Terms and Conditions are effective until terminated by your or Licensor. Your rights under these Terms and Conditions will terminate automatically without notice from Licensor if you fail to comply with any of these Terms and Conditions. Upon termination, you shall cease all use of the Application, and destroy all copies, full or partial, of the Application.

LICENSOR

The Licensor of the Application is Alliant Insurance Services, Inc, and is located at 1301 Dove Street, Suite 201, Newport Beach, CA 92660. If you have questions about the application, please send an e-mail to mybenefitslife@alliant.com.