



Terms of Use

Healthfirst Websites, including Healthfirst portals and mobile

Terms of Use

These Terms of Use ("Terms") describe the rules for using our online and mobile websites, platforms, services, and applications that we own and operate and that contain a link to these Terms (collectively, "Healthfirst Websites"). The terms such as "we", "our," and "us," refer to Healthfirst and its affiliate entities. Any references to "you" or "your" in these Terms will mean the person using the Healthfirst Websites, including the persons, dependents, or individuals making benefits decisions.

The information and content ("Content") on our online and mobile websites, platforms, services, and applications is for your general information only. The Content should not be considered financial advice, legal advice or tax advice. Always seek the advice of a financial advisor when making decisions that may have tax implications.

By using our Healthfirst Websites, you agree to the most-recent Terms as well as the most-recent version of our Privacy Policies. We may change these Terms at any time, and such changes will be posted on this or a similar page and be denoted with "last updated". Additionally, you acknowledge and agree that any activity on the Healthfirst Websites is subject to monitoring by Healthfirst at any time, and that Healthfirst may use the results of such monitoring without limitation, subject to applicable law.

If you enter into any other agreement with Healthfirst, for example an agreement for health plan coverage, benefits, or online payment portal, then these Terms are in addition to the terms of such other agreement and in the event of any conflict, the terms of the other agreement control.

User IDs

The Healthfirst Websites may allow you to register by providing a user name/email address and password ("User ID"). These are your credentials for accessing portions of the Healthfirst Websites. You are responsible for protecting your User ID. If your User ID or other activation codes you use with the Healthfirst Websites are compromised, you agree to immediately inform us.

Content Ownership

All rights, title and interest in and to the Healthfirst Websites, including the Content, and all intellectual property rights, including all copyright, trademark, patent and trade secret rights therein shall remain with the Healthfirst and our licensors and vendors, and no ownership interest is transferred to you or any other entity by virtue of making the Content available on the Healthfirst Websites. Some Healthfirst Websites operated by the Healthfirst include trademarks or logos belonging to other third-party licensors and are used pursuant to an agreement with such third parties.

Restrictions on Use of Healthfirst Websites

You agree to comply with all applicable laws and regulations while using our Healthfirst Websites or the Content.

You represent and warrant that you are at least 12 years of age, and that, if you are between 12 and the age of majority in your state and otherwise not emancipated, a parent and/or guardian agrees to these Terms on your behalf.

You agree that we may take any actions permitted or required by law (including the suspension or termination of your account or your access to the Healthfirst Websites) if we believe, in our sole discretion, that you are engaging in activities that violate these provisions and/or these Terms.

You agree:

- not to misrepresent your identity or provide us with any false information in any information-collection portion of our Healthfirst websites, such as a registration, enrollment, or application page;
- not to modify materials from the Healthfirst Websites;
- not to introduce viruses or programs that interrupt, destroy, or limit the functionality of any computer software or hardware;
- not to attempt to disassemble or reverse engineer any of the software used to provide the Healthfirst Websites.

Content

Any content you submit will be routed through the Internet and you understand and acknowledge that you have no expectation of privacy with regard to any content you submit.

Links

While visiting our Healthfirst Websites you may click on a link to other online websites, mobile websites, platforms, services, and applications and leave our Healthfirst Websites. We do not endorse, and are not responsible for, the content and accuracy of linked online websites, mobile websites, platforms, services, and applications operated by third parties or for any actions with such third parties.

No Warranties

Our Healthfirst Websites and their content are provided to you on an "as is" basis.

Termination

We may cancel, suspend or block your use of the Healthfirst Websites and/or registration at any time, without cause and/or without notice.

Agreement to be Bound by Electronic Signature

Your affirmative act of using the Healthfirst Websites, or registering for membership, constitutes your electronic signature to these Terms and your consent to enter into agreements with us electronically.

Use of Mobile and SMS

Receive special text notifications from Healthfirst through your mobile device. Text JOIN to 29285 to receive up to 4 text messages per month. Message and data rates may apply.

By opting in to this service, you consent to receive mobile text alerts using an automatic telephone dialing system or manually. Consent to receive health-related services or marketing text messages is not required as a condition of enrolling in any plan or services. By signing up, you are confirming you are over the age of 18.

STOP Information

Text STOP to 29285 to stop receiving messages from Healthfirst (you will receive a confirmation text).

Additional Terms

Accuracy of Information Provided

We may use a number of different sources (such as information provided by you, your health insurance carrier, or information we obtain from other data sources available to us) to display information that we believe may be relevant to you or your search query.

Use of the Healthfirst Websites in no way increases or decreases the benefits under your health insurance plan. Your coverage documents will control in the event of their inconsistency with the information on Healthfirst Websites.