

Terms of Use

Agreement and Terms

This website's (www.AlterwoodAdvantage.com) Terms of Use ("Terms") describe the rules for using this website. The following terminology applies to these Terms: "The Company", "Ourselves", "We" and "Us", refers to Alterwood Advantage including its subsidiaries and affiliates. "Member", "You" and "Your" refers to you, the person accessing this website and accepting the Company's terms and conditions. If you are helping another person, use this website, these Terms constitute a legally binding agreement between both the helper and the person being helped and the Company.

If you enter into any other agreement with the Company (for example, regarding health care coverage), then these Terms are in addition to the terms of such other agreement. Neither entering into this agreement nor visiting this website, nor any of these Terms, guarantees that you are eligible to receive coverage from us for any plan offered through this website or otherwise.

Changes to These Terms

By using this website, you agree to the most-recent Terms. The Company reserves the right to revise, modify or amend these Terms at any time. Any such revision, modification or amendment shall be effective immediately upon either posting it to this website or otherwise notifying you.

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NOT a Substitute of Healthcare Advice

Any health advice, treatment, wellness, nutritional or other similar information related to your healthcare is for general information purposes only. This content is not a substitute for professional health care. If you have specific health care needs, please see a doctor. If you are experiencing a medical emergency, you should seek emergency medical assistance by calling "911."

Restrictions on Use

By using this website, you agree to:

- Not use this website for any purpose of than the use as stated by these Terms or the

text of the content on the website

- Not copy, modify or distribute content of this website, except for the reasonable number of copies and downloads permitted for your personal use
- Not to attack, destroy or attempt to interfere with the operation of this website through the use of viruses and malware; or attempt to gain unauthorized access to any part of this website
- Not to share your personal password with others, except in the case of a duly authorized representative

Links to Other Websites

Throughout the content of this website, we may provide links to other websites. These links are for informational purposes only. The Company does not endorse, nor can it guarantee the any information or accuracy of the content within. You are solely responsible for your use of websites outside of the Company's website.

Age-Appropriate Content

The Company's website is not intended to attract children under the age of 13. Persons aged 13 to 18 should access the content of this website with a Parent or guardian. Parents and guardians are responsible for overseeing and supervising minors' access and use of this website.

Digital Millennium Copyright Act

The Digital Millennium Copyright Act ("DCMA") provides recourse for copyright owners to if their copyrighted material has been infringed. The Company respects the copyrights of others. If you believe that your copyrighted work has been infringed and is accessible through this website, please contact us by mail:

Alterwood Advantage
Attn: Legal Department/DMCA
PO Box 4175
Timonium, MD 21094

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PARTIES, AND FITNESS FOR A PARTICULAR PURPOSE.

Not a Solicitation

Nothing on this website, nor any of its content is a solicitation. The Company follows all solicitation, marketing and advertising rules and regulations applicable to its healthcare insurance products.

Governing Law

These Terms shall be governed by and construed in accordance with the laws of the State of Maryland, without giving effect to principles of conflicts of laws.

Effective Date

The effective date of these Terms is October 1, 2021.

Contact Us

Please contact us if you have any questions regarding these Terms or the use of the website:

Alterwood Advantage
Attn: External Affairs
PO Box 4175
Timonium, MD 21094