

Terms and Conditions of Palsgo.com

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Joining as a Palsgo Member

At the time you start your Palsgo membership, you may elect to buy a Palsgo membership for yourself only, or for yourself, a family member, an employee, or a friend. You will have to pay a separate membership fee for each additional adult you enroll with a limit of ten applications at a time. If you wish to submit more than ten applications for membership, please contact us at admin@palsgo.com

If your minor child is ill, your Palsgo membership covers services for your minor children, so you can call a telemedicine physician or have a prescription filled on your child's behalf. A child is considered a minor in most states until reaching age 18. However, in Nebraska and Alabama, the age of majority is 19.

Once you complete the on-line enrollment, you will receive emails with a confirmation of your applications, your membership IDs, and the monthly cost for your memberships. You will also receive information on how to access lifestyle plans and how to contact each provider.

Once you enroll as a Palsgo member for the first time, it will take 48 hours from the time you start your membership before you can begin accessing your new health and lifestyle plans. That's because the provider organizations need this time to input your personal data into their systems.

What Palsgo Offers

Palsgo offers access to health & lifestyle plans through our contracted providers. Your membership entitles you access to Telehealth, where you can contact a doctor by phone or online anytime day or night. In many cases you will receive a diagnosis and prescriptions, which will be discounted up to 80% for generic drugs at member pharmacies where they can be filled in-store or online. You will also receive two other lifestyle enhancement plans: discounted legal services and identity theft restoration. Due to licensing requirements, at this time prescriptions can only be filled by member pharmacies in the U.S. and physicians can only prescribe drugs to be filled in the U.S.

We are continually evaluating and contracting with additional providers to improve our lifestyle services. As a Palsgo member, you'll be notified as new services become available. You'll have the opportunity to enhance your current enrollment by adding these new services at that time.

When You Use a Discounted Benefit Service

By using a discounted benefit service, such as prescription drugs or legal services, you must pay the provider any sums due over and/or above the discount you receive. Failure to pay for these services could result in the provider terminating your access to the service until any outstanding balance is paid.

Palsgo Member Services Restrictions

Currently, all Palsgo Member services are designed for people living within the United States or traveling within the United States. Outside the United States, there are some restrictions on your use of services due to licensing requirements for physicians and pharmacies. That's because all the suppliers are U.S. based, and physicians cannot prescribe medications to be filled outside the U.S. Many legal services discounts and all identity restoration services are available, although some legal actions can only be brought in U.S. courts by attorneys licensed in the states where the action is brought. The Legal Services discount provider has attorneys throughout the U.S. so you can schedule appointments or pursue a court case anywhere in the U.S. Identity theft protection is available anywhere in the world when you call with a problem. That's because credit cards and banks handle transactions worldwide.

There are some restrictions on what physicians can prescribe over the phone. These include some strong pain killers and all opioid prescriptions which are governed by federal and state law. It's important to know that if you have a prescription from your own physician, you can have it filled at any of the member pharmacies in the Prescription Drug Plan and get the same discount you get from prescriptions by Virtual Healthcare physicians. If you have a serious medical condition that requires an in-person visit to a doctor's office or an emergency room, the Telehealth physician will advise you.

Membership Cancellation

If you decide to cancel your membership, it will take up to 72 hours for your cancellation of membership to take effect, allowing providers time to update their systems. You will be responsible for any charges you incur from providers who offer discounted services until the 72-hour period is up. Because we must pay all service providers monthly in advance, under usual circumstances we cannot refund any portion of your membership fee for unused days, if any, of the membership month for which you have paid. To cancel your Palsgo membership, please complete the cancellation form at <https://palsgobenefits.us/Member-Info/> or contact us at admin@palsgo.com.

Refunds

If you have paid for several months in advance, Palsgo may provide refunds at its sole discretion for membership periods paid beyond the month in which you cancel your active membership. There can be no refund for the current month because Palsgo has already paid in advance for access to provider services for your membership for the current month. Palsgo cannot assume responsibility for any inability to access providers services based on the information you provided on your membership application, or for any technology problems of

independent provider organizations.

Membership Information Verification

To ensure that the membership information supplied when you become a Palsgo Member is correct, Palsgo may contact you by telephone, mail, or email to verify your personal contact information. Palsgo reserves the right to request further information from you if it is needed to activate your membership. By enrolling as a Palsgo Member, you agree to keep your contact information current and to provide any further information needed to process your enrollment. If you do not provide any additional information requested within 14 days of such request, Palsgo may reject your application or suspend your membership until you provide the missing information. Cancellations of this nature are not subject to refund. No credit check will be made as part of your enrollment.

If there is a change to your membership information, please contact us by email at admin@palsgo.com.

Legal Age of Majority Requirements

You hereby represent and warrant that you are currently of legal age to enter into a contractual membership. In all states except two (Alabama and Nebraska), the age of legal majority is 18. In Nebraska and Alabama, the age of legal majority is 19. When you have reached the age of majority in your state, you are capable of lawfully entering into and performing all the obligations set forth in this agreement and directly or indirectly view, process, or otherwise use Palsgo membership services.

Parent/Guardianship Enrollment of Minors

If a child is not of legal age, his parent's or guardian's covers services by a virtual healthcare physician or prescription service. At this time, the person who covers services for a minor child must be a Palsgo member himself/herself. A parent/guardian can contact a virtual healthcare physician for services on behalf of a minor child. However, if the parent/guardian cancels his/her membership, the child's right to membership services will also be automatically canceled.

Palsgo Membership Restrictions

Palsgo is not responsible for your use of the membership services or for the actions of other users with whom you may exchange information or have contact. Palsgo does not conduct criminal or other background screenings of its users. Palsgo is also not responsible for activities or legal consequences of your membership use in locations which may attempt to criminalize or limit your personal interactions. You must make your own informed decisions about use of the member services in your location and assess any potential adverse consequences.

Privacy

We use the latest encryption software to secure your personal information. Transactions conducted on Palsgo's website are secured by Authorize.net. Please review the Privacy Notice on Palsgo's website to understand the measures taken to ensure your privacy and the security of your credit or debit card information.

Paid Palsgo Membership by Third Parties

If your Palsgo membership fee is being paid for by a third party, such as an employer, an association, or other corporate entity or an individual, and that third party cancels further payment of your Palsgo membership fees, you may continue your active Palsgo membership by paying the membership fee yourself. To begin coverage by paying the fee yourself, you must contact us. It is to your advantage to pay your initial membership fee before or on the date payment by a third-party ends. If a third party cancels further payment for your Palsgo membership, that party has an obligation to notify you of its intent. However, Palsgo will send you an email notice that payment by a third party is ending and the date it will terminate so you can choose to enroll yourself and any additional members you want to cover. If you don't submit payment for continuing your Palsgo membership, your active membership will end and access to Palsgo services will terminate.

Palsgo and Palsgo Provider Organization's Terms and Conditions of Service

Each provider of Palsgo's health and lifestyle plans sets its own terms and conditions for access to its services. These terms are stated on each individual provider's website which you should read before using their services. By paying your membership fee, you have 30-day access to Palsgo plans and you agree to accept and abide by terms of service stated here and on Palsgo's providers' websites. By using the services, you automatically agree to adhere to each provider's requirements.

For providers offering discounted fees, you agree to pay all discounted fees charged for prescription drugs and legal services. This acceptance of terms of service and company policies applies to you and to any other individual or family member you enroll. If you or other members you enroll fail to abide by a provider's terms of service, the provider can terminate your use of their services and terminate usage by any other persons you have enrolled as Palsgo members. Termination for failure to adhere to the provider's terms and conditions will not allow us to refund any unused membership fees under any conditions.

When you become an active Palsgo member, either by paying your membership fee or by having your fee paid by a third party—or by having complementary membership through your employer or organization—you automatically agree to abide by Palsgo's terms and conditions stated herein. You are urged to read all the rules and conditions on each provider's website before you access their services.