



## Terms of Use

### I. Introduction

This document shall outline the terms of use and conditions of all ALLCARE membership.

The following terms shall be in use throughout this document:

- "ALLCARE" shall refer to the benefits aggregator company that supplies different benefits to its customers
- "ALLCARE membership" shall refer to the aggregate benefits offered to its members
- "ALLCARE platform" shall refer to the online system that ALLCARE uses to acquire, manage and disburse benefits for its members
- "Benefits" shall refer to products and services that are included in the ALLCARE membership
- "Members" shall refer to an individual or a group of customers who have completed the membership process and have been approved for use of the ALLCARE platform

### II. Membership

- a. To become an ALLCARE member, a customer must apply and be:
  - a. Aged between 18 to 55 years old;
  - b. Residing in the operating and serviceable geographies of ALLCARE (list of network partners available on the website);
  - c. Under normal conditions, able to perform normal work and represents that he or she is cleared for basic work and/or employment;
  - d. Completely and truthfully fill out the ALLCARE application form found in [www.allcare.io/register](http://www.allcare.io/register)
  - e. Pay for the displayed ALLCARE membership fee using accredited, acceptable payment options
  - f. Be approved through the validation of the ALLCARE benefits team which includes validating your eligibility vis a vis personal information, work information, submitted documents and other pertinent validation processes that may be required.
- b. Membership approval may be denied to certain persons if:
  - a. The eligibility requirements are not met e.g. over or under age, not currently residing in serviceable area, etc.
  - b. If the submitted information is found to be untrue or incorrect during validation
  - c. If the payment has not been correctly completed or verified
  - d. An existing member with the same personal identification has been verified



- e. He/she determined by the ALLCARE benefits team to be abusive to the benefits and benefits providers (monitored through actual benefits utilization over a period of time) in previous membership periods.
  - f. ALLCARE reserves the right to approve any person to become a member in the ALLCARE platform.
- c. Payment Terms
- a. ALLCARE membership shall be paid in full directly to ALLCARE through the accredited payment partners and payment options as stated in [www.allcare.io/register](http://www.allcare.io/register)
  - b. ALLCARE may update payment methods anytime without prior notice to members and potential members
- d. Rules of Use
- a. Member's Benefits Package
    - i. The goal of ALLCARE is to provide the most relevant and effective benefits package specifically designed for gig workers, freelancers, solo entrepreneurs, and small groups that they otherwise could not have access to. In line with this, ALLCARE reserves the right to change the benefits inclusions for incoming members as it sees relevant without prior notice, provided however, that existing members, who have purchased their membership prior to the update, shall still have access or receive the benefits stated at the point of their purchase. They may also opt to take advantage of the updated benefits inclusions should they wish to.
    - ii. Each membership is designed to cover a maximum term of 1 Year from date of membership activation unless otherwise agreed, communicated or suspended under the provisions in this terms and conditions.
  - b. Health Benefits
    - i. The health-related benefits in ALLCARE primarily aims to offer an HMO like experience for alternative workers where one can get access to basic health care services with little to no cash out necessary.
    - ii. The Health Benefits under ALLCARE are offered through an HMO partner of ALLCARE's choice who, with an existing product, designed and distributed for the demographic and membership of ALLCARE
    - iii. The Health Benefit schedule under ALLCARE is provided through an Annual Benefit Limit (ABL) coverage is provided through a self-insured pool created and managed by ALLCARE through its partner HMO network.
    - iv. The ABL is a pre-determined maximum value of basic health services that each member is allocated to which considers all necessary services including consultations, emergency care, outpatient and inpatient services, including diagnostics and laboratories requested by accredited healthcare professionals.



- v. The member shall only be allowed to utilize up to the pre-determined ABL. After said limit, the member shall pay for all healthcare related expenses moving forward.
- c. Life and Accident Insurance
- i. Every ALLCARE membership shall include a life and accident insurance provided through an Insurance provider-partner of ALLCARE's choice.
  - ii. Life and accident insurance policy is facilitated directly between the insurance provider and ALLCARE only on behalf of the member. ALLCARE does not assume any risk or warrant to represent the insurance provider in this case.
  - iii. The Life and Accident Insurance schedule of claims shall be sent to every member upon the completion of processing of the member's policy.
  - iv. All members' claims shall be coordinated to the insurance provider-partner directly.
  - v. The determination of validity of claims and its subsequent payouts to members shall be the sole discretion of the insurance provider-partner, provided however, that ALLCARE ensures all members are informed of the status of their claims and payouts.
- d. Other Benefits
- i. ALLCARE reserves the right to update the ALLCARE benefits package to include new benefits relevant to incoming members.
- e. Claim Procedures
- a. Each benefit shall have a corresponding claim instruction that is made clear and communicated to every member.
  - b. ALLCARE reserves the right to refuse any benefit to any member who does not follow the stated claim instructions for each benefit.
  - c. Only in the event of emergency claims, where the member cannot file for the proper claim instructions, can a he/she directly contact the claims support at [claims@allcare.io](mailto:claims@allcare.io) to request assistance and help in liaising for emergency care.
  - d. In most cases, the benefits provider-partner of ALLCARE will also have an emergency liaison
  - e. For any questions regarding the claim procedures, any member may send an email to [hello@allcare.io](mailto:hello@allcare.io) and benefits officer will respond within 24 hours.
- f. Termination
- a. ALLCARE is founded on the idea of equal access opportunity to its members. Membership is not an automatic right but a benefit for our members who we wish to receive important benefits to improve their lives. As such, any behavior and



conduct that puts these opportunities at risk shall not be tolerated. These includes but are not limited to:

- i. Use of false email address, misrepresentation as another person or your affiliation to an organization;
- ii. Attempt to gain unauthorized access to ALLCARE's systems;
- iii. Attempt to contact other members to cheat or game the ALLCARE system, or to make arrangements with members to use the system and benefits in the way that ALLCARE does not intend to;
- iv. Attempt or actually engaging in any activity that will disrupt the normal operations of ALLCARE
- v. Attempt or actually engage in the use of ALLCARE that is not consistent with the terms and conditions set forth in this document
- vi. Attempt or actually engage in the use of ALLCARE that violates applicable laws, intellectual property, rights of others to use, fraudulent, offensive or defamatory;
- vii. Use of ALLCARE to modify, reproduce, display, publish, distribute, transmit or re-sell the contents and the benefits on the ALLCARE platform without the express, written consent of ALLCARE management.

g. Cancellations

- a. Members may opt to cancel their membership at any point. They may do this by sending a cancellation request to [hello@allcare.io](mailto:hello@allcare.io) and a benefits officer will remove the member from our membership database.
- b. Upon completion of the cancellation procedure, the member shall retain access to their health benefit through the health card issued to them, as well as the life and accident insurance policy which was issued to them at the point of membership activation. However, the member shall have no access to other perks and benefits provided through the ALLCARE membership.
- c. No refund shall also be given to any member who wishes to cancel their membership at any point of the membership period.
- d. Once the membership cancellation is completed, the member will no longer receive any communication from ALLCARE.

h. Data Privacy

- a. A privacy policy is available for review on the ALLCARE website. The document outlines the different types of data ALLCARE collects as well as the different processes that the data is put through.
- b. By agreeing and proceeding through with this terms and conditions, the member also hereby authorizes ALLCARE to facilitate member information pertinent to the fulfillment of its product promise which may include but not limited to sending and receiving to and from member relevant medical documents e.g. lab results, doctor requests, diagnosis documents, etc. as well as sending and receiving from



the HMO partner the member's relevant medical records e.g. lab results, doctor requests, diagnosis documents, prescriptions, etc.

- c. ALLCARE endeavors to be pursuant to the Data Privacy Act of 2012 and as such will protect any and all information of our members to the best of our ability.
- i. Updates to this Document
  - a. ALLCARE reserves the right to update the stipulations in this document without prior notice to the individual member. Such changes, unless otherwise stated, shall take effect immediately. ALLCARE will publish updates to this document but each member must be responsible for keeping themselves informed of the changes related to this document.
- j. Liability Warranty
  - a. ALLCARE is a benefits company that aggregates potential users and connects them with benefits providers. ALLCARE does not represent itself as an insurance company in anyway and that its offerings are made through lawful business relationships with benefits provider. In cases where such benefits providers are not able to perform duties and responsibilities to individual members, the member waives its right to pursue action against ALLCARE and instead ALLCARE, on behalf of the member, shall act as arbiter and pursue corrective resolutions for the same.
  - b. All of the information provided on this website is provided "AS-IS" and with no warranties. No express or implied warranties of any type, including for example implied warranties of merchantability or fitness for a particular purpose, are made with respect to the information, or any use of the information, on this site. ALLCARE makes no representations and extends no warranties of any type as to the accuracy or completeness of any information or content on this website.
  - c. ALLCARE specifically disclaims liability for INCIDENTAL or CONSEQUENTIAL damages and assumes no responsibility or liability for any loss or damage suffered by any person as a result of the use or misuse of any of the information or content on this website. ALLCARE assumes or undertakes NO LIABILITY for any loss or damage suffered as a result of the use, misuse or reliance on the information and content on this website.