# **Privacy Policy**

At Murtala Muhammed Foundation, it is our policy to protect your information. We know that we have a lot of information about you and want to be sure that we use it the right way. Please read the following to learn more about our Privacy Policy.

By using or accessing the Services in any manner, regardless of whether you register or create an Account through the Services, you acknowledge that you accept the practices and policies outlined in this Privacy Policy, and you hereby consent that we will collect, use, and share your information in the following ways.

Remember that your use of Murtala Muhammed Foundation's Services is at all times subject to the Terms of Service which incorporates this Privacy Policy.

## What does this Privacy Policy cover?

This Privacy Policy covers our treatment of personally identifiable information ("Personal Information") that we gather when you are accessing or using our Services, and to the treatment of personally identifiable information by our telemedicine partners, Murtala Muhammed Foundation but not to the practices of other companies we don't own or control, or people that we don't manage. We gather various types of Personal Information from our users, as explained in more detail below, and we use this Personal Information in connection with our Services. In certain cases, we may also share some Personal Information with third parties, but only as described below.

## **How do we collect and use Personal Information?**

We receive and store any information you knowingly provide to us. For example, when you enroll in one of our plans, you (or the applicable state or federal exchange, depending on how you enroll) provide us with some information about you, including your name, address, age. In some cases, we may request additional consent from you if we think that there is other information that will help us better coordinate your care or better personalize it towards your needs.

If you have provided your contact information to us, we may store and use that information to contact you for marketing and promotional purposes by various means, including regular mail, email, telephone, including voicemail, or SMS/MMS (text message). You may receive messages on our other programs sponsored by Murtala Muhammed Foundation or its Business Associates. You can recognize when an affiliated business is associated with such a transaction or service, and we will share your Personal Information with that affiliated business only to the extent that it is related to such transaction or service. We have no control over the policies and practices of third party websites or businesses as to privacy or anything else, so if you choose to take part in any program or service relating to a Business Associate or affiliated business of ours, please review all such businesses' or

websites' policies. We may receive a confirmation when you open an email from us. This confirmation helps us make our communications with you more interesting and improve our services. To the extent permitted by law, and if you have provided your contact information to us, we may store and use that information to contact you about your care by various means, including regular mail, email, telephone including voicemail, or SMS/MMS (text message).

Other information; "cookies" and "tags"

You should also be aware that when you use our Services, we collect certain "usage data," such as the number of visitors we receive or what pages are visited most often. This data helps us to analyze and improve the usefulness of the information of our Services.

We may also collect, or receive from third parties, information based on your IP address that provides us your geolocation data in order to identify relevant markets for users down to a ZIP code level of detail and to provide a better mobile experience. We do not store, sell, disclose or use this data to serve advertisements.

#### How do we share Personal Information?

We do not rent or sell your Personal Information in personally identifiable form to anyone. We may share your Personal Information with third parties as described in this section.

Murtala Muhammed Foundation will not sell, license, transmit or disclose outside of Murtala Muhammed Foundation the information you provide to us unless (a) expressly authorized by you, (b) necessary to enable our Business Associates to perform certain functions for us, or (c) required or permitted by law. In all cases, we will disclose the information consistent with applicable laws and regulations and we will require the recipient to protect the information and use it only for the purpose it was provided and as necessary to assist us.

We may de-identify your Personal Information in accordance with applicable state and federal law, and provide that information to our partners. We may also provide aggregate usage information to our partners (or allow partners to collect that information from you), who may use such information to understand how often and in what ways people use our Services, so that they, too, can provide you with an optimal online experience. We disclose usage data for our non-member portal site to partners who may provide you with additional information on Murtala Muhammed Foundation services.

We may retain your information as needed for business purposes. Notwithstanding any provision to the contrary, we will retain, access, use and disclose your information as we believe is necessary to comply with our legal obligations, resolve disputes, enforce our Terms of Service and other agreements, or to protect the rights, property or safety of Murtala Muhammed Foundation, our employees, our users or others.

#### Children under 16

Our Site and Services are not intended to be used by children under 16years old. You represent and warrant that you are at least 16 years of age. If you are under age 16, you may not use the Site or Services. We do not knowingly collect Personal Information from, or target our Site or Services to, children under the age 16. We understand that there may be exceptions to this rule including, but not limited to, children who are emancipated. If we discover that the Site is being used inappropriately, we may disable the user ID so that the individual may no longer access our Site.

#### Your email

We welcome your comments or questions about our Site and Services. You can email your comments to our customer service center at info@mmfng.org. We will share your comments and questions with our customer service representatives and those employees most capable of addressing your questions and concerns. Please note that your email, like all non-encrypted Internet email communications, may be accessed and viewed by other Internet users, without your knowledge and permission, while in transit to us.

### Linking to other sites

From time to time, Murtala Muhammed Foundation may provide links to other websites that we think might be useful or interesting – these are not owned or controlled by Murtala Muhammed Foundation and may be subject to separate terms and conditions and privacy policies. While we try to be proactive and ensure that appropriate protections are in place, we cannot be responsible for the privacy practices used by other website owners or the content or accuracy of those other websites. Links to various non-Murtala Muhammed Foundation websites do not constitute or imply endorsement by Murtala Muhammed Foundation of these websites, any products or services described on these sites, or of any other material contained in them.

#### What Personal Information can I access?

In some cases, registered users will be able to change their password and update the information that they provide to us, such as address, contact information and health information, by going to the settings page of their Account at MMF MedAssist; in other cases, registered users may need to contact the appropriate state or federal health insurance exchange to update their information. Registered and unregistered users can access and delete cookies through their web browser settings.

The information you can view, update, and delete may change as the Services change. If you have any questions about viewing or updating information we have on file about you, please contact us at 01 454 0028.

What rights do I have relating to my personal information?

You will have the right relating to be informed about how your personal information is being used, to access the

personal information we hold about you, to request that we delete your data/stop collecting or processing it and to

unsubscribe from marketing communications.

**Changes to this Privacy Policy** 

Murtala Muhammed Foundation may change this Privacy Policy from time to time. When updates are made, the

Privacy Policy version date will also be updated to reflect that a revision occurred. Your use of our Site and/or

Services after such revisions are first posted will mean you acknowledge and agree to be bound by those

revisions. We encourage you to periodically reread this Privacy Policy to see if there have been any changes that

may affect you. This Privacy Policy is not intended to and does not create any contractual or other legal rights in

or on behalf of any party.

Last updated: [1st July 2020]