

Membership Terms of Service

Effective Date: March 1, 2020

These Membership Terms of Service (“Terms”), which includes an agreement to arbitrate and consent to electronic communications, govern your access to and use of services provided by Integrative Health Courses (“IHC”, “we”, “us”, or “our”), including the Integrative Health Courses website located at www.integrativehealthcourses.com and membership services that include personal healthcare navigation services, wellness services, communication services, facilitation of access to telehealth services, and other technology or personal services provided by Integrative Health Courses. Please read these

Terms carefully before using the Services. By accessing or using the Services you agree to be bound by these Terms. If you are accepting these Terms for another person (“Family Member”) as such Family Member’s parent, guardian, conservator, or custodian, you agree to the terms, conditions, and notices contained or referenced herein on behalf of such Family Member.

Integrative Health Courses provides medical services, including telehealth services. These Terms govern your access to and use of the Services offered by IHC. Please read the Medical Terms of Services carefully before using Integrative Health Courses medical services.

Please refer to our [Privacy Policy](#) to learn how Integrative Health Courses collects, uses, shares and protects your personal information and your protected health information.

**YOU AGREE THAT DISPUTES BETWEEN YOU AND
INTEGRATIVE HEALTH COURSES WILL BE RESOLVED BY**

**BINDING, INDIVIDUAL ARBITRATION UNLESS YOU OPT-OUT
IN ACCORDANCE WITH THE DISPUTE RESOLUTION
PROCESS DESCRIBED IN SECTION 12 BELOW. UNLESS
YOU OPT-OUT OF ARBITRATION, YOU ARE WAIVING YOUR
RIGHT TO A TRIAL BY JURY OR TO PARTICIPATE AS A
PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS
ACTION OR REPRESENTATIVE PROCEEDING. IF YOU WISH
TO OPT OUT OF ARBITRATION, FOLLOWING THE OPT-OUT
PROCEDURE SPECIFIED IN SECTION 12.**

1. Updates to the Terms

We may modify these Terms from time to time. We will notify you of material changes by posting the amended terms on our website and the mobile application at least thirty (30) days before the effective date of the changes. If we have your email on file, we will also notify you of material changes to the Terms by email

at least thirty (30) days before the effective date of the changes. Please make sure we have your current email address so that you will receive notice of any material changes. If you do not agree with the proposed changes, you should discontinue your use of the Services before the effective date of the changes. If you continue using the Services after the effective date, you will be bound by the updated Terms.

2. Account Registration and Security

You may use the Services only for your own personal, non-commercial use. If you are registering on behalf of your Family Member, your Family Member may only use the Services for their own personal, non-commercial use. To access certain features of the Services or to become a member, you will have to create an account via the website at www.integrativehealthcourses.com. It is important that you provide us with accurate and complete

information for your account, and update as needed. You are responsible for protecting your account username and password, and for all activities that occur under your account. You should immediately notify us of any unauthorized use of your account. You should use particular caution when accessing your account from a public or shared computer so that others are not able to view or record your password or other personal information. We will not be responsible for any loss or damage if you do not protect your account or your personal information.

3. Acknowledgement of Annual Membership Fee

Integrative Health Courses charges a monthly membership fee for access to certain features of the Services. The Monthly Membership Fee may be modified by notice in accordance with these Terms. Certain members may have access to the Services through their employers, professional affiliations, partnerships, or

other organizations, and as a result, the Monthly Membership Fee will not apply to such members.

The Monthly Membership Fee covers costs associated with personal services and tools that enhance your healthcare experience and facilitate access to telehealth services, but are typically not covered by insurance. The Monthly Membership Fee is not a covered benefit under most health insurance plans. As a result, you acknowledge that you may not be able to submit the Monthly Membership Fee for coverage under your insurance or benefit plan, and as such, you will be responsible for the cost of such Monthly Membership Fee.

For our paid members, Integrative Health Courses will charge your Monthly Membership Fee to your designated billing account. You agree to make the payment using your chosen payment method. IF YOUR ACCOUNT IS SUBJECT TO THE MONTHLY MEMBERSHIP FEE, YOU AUTHORIZE US TO

CHARGE YOUR CHOSEN PAYMENT METHOD THE MONTHLY MEMBERSHIP FEE AT THE TIME OF INITIAL PAYMENT AND EACH MONTHLY RENEWAL, UNTIL YOU CANCEL. YOU MUST CANCEL YOUR MEMBERSHIP BEFORE IT RENEWS TO AVOID BEING CHARGED THE MONTHLY MEMBERSHIP FEE FOR THE NEXT MONTH. YOU CAN CANCEL YOUR MEMBERSHIP AT ANY TIME BY LOGGING INTO YOUR ACCOUNT AND SELECT CANCEL MEMBERSHIP OR CONTACTING US AT INFO@INTEGRATIVEHEALTHCOURSES.COM. IF YOU CANCEL YOUR MEMBERSHIP AND YOUR SUBSCRIPTION TERM HAS NOT EXPIRED, YOU MAY CONTINUE TO USE THE SERVICES UNTIL THE END OF YOUR THEN-CURRENT MEMBERSHIP TERM AND YOUR MEMBERSHIP WILL NOT BE RENEWED AFTER YOUR THEN-CURRENT TERM EXPIRES. HOWEVER, YOU WON'T BE ELIGIBLE FOR A PRORATED REFUND OF ANY PORTION OF THE MONTHLY MEMBERSHIP FEE PAID FOR THE THEN-CURRENT MONTH.

If the amount to be charged to you varies from the amount you preauthorized (other than due to the imposition or change in the amount of state sales taxes), for example, due to an increase in the Monthly Membership Fee, you have the right to receive, and we will provide, notice of the amount to be charged and the date of the charge at least 30 days before the scheduled date of the transaction. If you do not agree with the new amount in the notice, you may cancel the transaction by logging into your account and select “cancel membership” or contacting us at info@integrativehealthcourses.com

4. Free Trials and Other Promotions

ANY FREE TRIAL OR OTHER PROMOTION THAT PROVIDES PAID MEMBER-LEVEL ACCESS TO THE SERVICES MUST BE USED WITHIN THE SPECIFIED TIME OF THE TRIAL. IF YOU DO NOT WISH TO CONTINUE YOUR MEMBERSHIP, YOU MUST

CANCEL YOUR TRIAL MEMBERSHIP BEFORE THE END OF THE TRIAL PERIOD IN ORDER TO AVOID BEING CHARGED THE MONTHLY MEMBERSHIP FEE, AS APPLICABLE. IF YOU CANCEL PRIOR TO THE END OF THE TRIAL PERIOD AND ARE INADVERTENTLY CHARGED FOR A MEMBERSHIP, PLEASE CONTACT US FOR A REFUND.

5. Service Use Termination

You may terminate your use of the Services at any time by not using the Services any more. If you wish to terminate your membership, you can do so by logging into your account and selecting “cancel membership” or contacting us via email at info@integrativehealthcourses.com. If you terminate your membership, your membership will remain active until the end of your then-current membership month. We may terminate your use of the Services at any time by sending notice to you at the

email address you provided or otherwise contacting you or posting a notice on the Services. If we terminate your use of the Services because you have breached these Terms or any other agreement you have entered into with us, you will not be entitled to any refund of the paid Membership Fee. We are not required to provide you with notice prior to terminating your use of the Services or a reason for such termination. If we terminate your access to the Services other than due to your breach of these Terms or any other agreement you have entered into with us, you will be entitled to a pro rata refund of the Monthly Membership Fee that you paid for the remainder of your membership period.

6. Use of the Services

Subject to your compliance with these Terms, we grant you a limited, non-exclusive, non-transferable, non-sublicensable license to use the Services solely for your personal and non-

commercial purposes. Your use of the Services must be in accordance with all applicable laws. You acknowledge that you do not acquire any ownership rights in the Services.

The following is a list of the type of actions that you may not engage in with respect to the Services:

- You will not use any robot, spider, site search/retrieval application, or other manual or automatic device or process to download, access, retrieve, index, "data mine", or in any way reproduce or circumvent, avoid, bypass, remove, or deactivate the navigational structure or technical measures or presentation of the Services or its contents;
- You will not interfere, access, tamper with or disrupt the Services or the servers or networks connected to the Services;
- You will not attempt to probe, scan or test the vulnerability of the Services or any of our systems or network or breach any security or authentication measures;
- You will not use any meta tags or other hidden text or metadata utilizing our trademarks, logos, URLs or product names without our express written consent;
- You will not use the Services or content, or any portion thereof, for any commercial purpose or for the benefit of any third party or in any manner not permitted by these Terms;

- You will not post, distribute, or reproduce in any way any content that infringes third party intellectual property rights or violates third party rights of privacy or rights of publicity;
- You will not use, display, "frame" or "mirror" any part of the Services, our names, any of our trademarks, logos or other proprietary information, or the layout and design of any page or form contained on a page, without prior written authorization from us;
- You will not collect or store any personal information, including personally identifiable information, from users without their express permission;
- You will not provide any inaccurate, incomplete, false or misleading information, including regarding your identity or medical condition, when using the Services;
- You will not allow any other person to use your account, username or password to access the Services, unless otherwise permitted herein; and
- You will not assist or permit any person to engage in any of the activities described in this Section.
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7. Consent to Electronic Communications

You agree that Integrative Health Courses may send the following to you by email or by posting them on our website: legal disclosures; these Terms; Privacy Policy; future changes to any of

the foregoing; and other notices, policies, communications or disclosures and information related to the Services. You agree that Integrative Health Courses may contact you via email, phone, text, or mail regarding your Integrative Health Courses membership or the Services. You consent to receive such communications electronically. You agree to update your contact information to ensure accuracy. Your consent to conduct actions electronically covers all interactions between you and Integrative Health Courses.

If you later decide that you do not want to receive certain future communications electronically, please send an email to info@integrativehealthcourses.com. You may also opt out of certain electronic communications through your account or by following the unsubscribe instructions in any communication you receive from Integrative Health Courses. Your withdrawal of consent will be effective within a reasonable time after we receive your withdrawal notice described above.

Integrative Health Courses will need to send you certain communications electronically regarding the Services. You will not be able to opt out of those communications – e.g., communications regarding updates to the Terms or information about billing. Your withdrawal of consent will not affect the legal validity or enforceability of the Terms provided to and accepted by, you. If you withdraw your consent to receive communications electronically, certain Services may become unavailable to you.

8. Intellectual Property Rights

Integrative Health Courses and our licensors retain all ownership rights, title and interest (including all intellectual property rights) worldwide to the Services, including to all software and content. No rights are granted to you other than as expressly set forth in these Terms. All trademarks, service marks and trade names are owned by Integrative Health Courses or other respective owners.

9. Disclaimers

TO THE MAXIMUM EXTENT NOT PROHIBITED BY LAW, UNDER NO CIRCUMSTANCES WILL WE OR ANY OF OUR LICENSORS, AFFILIATES, EMPLOYEES, OFFICERS, DIRECTORS OR AGENTS BE RESPONSIBLE FOR ANY LOSS OR DAMAGE, INCLUDING PERSONAL INJURY OR DEATH, RESULTING FROM ANYONE'S USE OF OR INABILITY TO USE THE SERVICES, OR RESULTING FROM ANY CONTENT POSTED ON THE SERVICES.

TO THE MAXIMUM EXTENT NOT PROHIBITED BY LAW, THE SERVICES ARE PROVIDED "AS IS" AND "AS AVAILABLE" WITHOUT ANY WARRANTIES OF ANY KIND, AND WE AND OUR LICENSORS DISCLAIM ALL WARRANTIES, EXPRESS AND IMPLIED, INCLUDING, WITHOUT LIMITATION, ANY IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NONINFRINGEMENT, AND

WARRANTIES ARISING FROM COURSE OF DEALING, COURSE OF PERFORMANCE AND USAGE OF TRADE. YOUR USE OF THE SERVICES IS SOLELY AT YOUR OWN RISK.

FURTHERMORE, WE AND OUR LICENSORS DO NOT WARRANT THAT THE SERVICES WILL BE UNINTERRUPTED OR ERROR FREE, OR THAT DEFECTS WILL BE CORRECTED. WE DO NOT WARRANT THAT FILES AVAILABLE FOR DOWNLOAD WILL BE FREE OF VIRUSES, WORMS, TROJAN HORSES OR OTHER DESTRUCTIVE PROGRAMMING. ANY MATERIAL OBTAINED THROUGH THE USE OF THE SERVICES IS ACCESSED AT YOUR OWN DISCRETION AND RISK, AND YOU WILL BE SOLELY RESPONSIBLE FOR ANY DAMAGE TO YOUR COMPUTER SYSTEM OR LOSS OF DATA THAT RESULTS FROM ANY SUCH MATERIAL. WE MAKE NO WARRANTY REGARDING THE QUALITY, ACCURACY, TIMELINESS, TRUTHFULNESS, COMPLETENESS OR RELIABILITY OF ANY CONTENT.

Any general advice that may be posted on the Services is for informational purposes only and is not intended to replace or substitute for any medical or other advice. To the maximum extent not prohibited by law, we make no representations or warranties and expressly disclaim any and all liability concerning any treatment, action by, or effect on any person following the general information offered or provided within or through the Services. If you have specific concerns or a situation arises in which you require medical advice, you should consult with an appropriately trained and qualified medical services provider.

The Services are intended for use only within the United States and its territories. We make no representation that the Services are appropriate, or are available for use outside the U.S. Those who choose to access and use our Services from outside the U.S. do so on their own initiative, at their own risk, and are responsible for compliance with applicable laws.

10. Limitation of Liability

TO THE MAXIMUM EXTENT NOT PROHIBITED BY LAW, IN NO EVENT WILL WE AND OUR AFFILIATES, LICENSORS, EMPLOYEES, OFFICERS, DIRECTORS OR AGENTS BE LIABLE FOR ANY CONSEQUENTIAL, EXEMPLARY, INCIDENTAL, SPECIAL OR PUNITIVE DAMAGES, INCLUDING, WITHOUT LIMITATION, THOSE RELATING TO LOST PROFITS, LOSS OF DATA OR LOSS OF GOODWILL, SERVICE INTERRUPTION, COMPUTER DAMAGE OR SYSTEM FAILURE, THE COST OF SUBSTITUTE PRODUCTS OR SERVICES, ARISING OUT OF OR IN CONNECTION WITH THESE TERMS OR FROM THE USE OF OR INABILITY TO USE THE SERVICES, WHETHER BASED ON CONTRACT, WARRANTY, PRODUCT LIABILITY, TORT OR OTHER LEGAL THEORY AND EVEN IF WE HAVE BEEN INFORMED OF THE POSSIBILITY OF SUCH DAMAGES. TO THE

MAXIMUM EXTENT NOT PROHIBITED BY LAW,
NOTWITHSTANDING ANYTHING TO THE CONTRARY
CONTAINED HEREIN, OUR LIABILITY TO YOU ARISING FROM
THESE TERMS, OR THE USE OF OR INABILITY TO USE THE
SERVICES WILL AT ALL TIMES BE LIMITED TO THE GREATER
OF \$100.00 OR THE AMOUNTS PAID BY YOU TO US FOR
ACCESS TO AND USE OF SERVICES. SOME JURISDICTIONS
DO NOT ALLOW THE EXCLUSION OR LIMITATION OF
LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES,
SO THE ABOVE EXCLUSION MAY NOT APPLY TO YOU.

11. Exclusive Remedy

If you are dissatisfied with the Services, your **sole and exclusive remedy** is to stop using the Services and cancel your account (if applicable).

12. Dispute Resolution

Agreement to Arbitrate

You agree that any dispute, claim or controversy arising out of or relating to these Terms or the Services (collectively, “Disputes”) will be settled by binding arbitration, except that each party retains the right: (i) to bring an individual action in small claims court and (ii) to seek injunctive or other equitable relief in a court of competent jurisdiction to prevent the actual or threatened infringement, misappropriation or violation of a party’s copyrights, trademarks, trade secrets, patents or other intellectual property rights (the action described in the foregoing clause (ii), an “IP Protection Action”). You will also have the right to litigate any other Dispute if you provide us with written notice to opt out of arbitration (“Arbitration Opt-out Notice”) by email

at info@integrativehealthcourses.com within thirty (30) days following the date you first accept these Terms, or if you have not registered for an account, then within thirty (30) days following the date you first use our Services. If you don't provide us with an Arbitration Opt-out Notice within the thirty (30) day period, you will be deemed to have knowingly and intentionally waived your right to litigate any Dispute except as expressly set forth in clauses (i) and (ii) above. The exclusive jurisdiction and venue of any IP Protection Action or, if you timely provide us with an Arbitration Opt-out Notice, will be the state and federal courts located in Charlotte, NC and each of the parties hereto waives any objection to jurisdiction and venue in such courts. Unless you timely provide us with an Arbitration Opt-out Notice, **you acknowledge and agree that you are each waiving the right to a trial by jury or to participate as a plaintiff or class member in any purported class action or representative proceeding.** Further, unless you otherwise agree in writing, the arbitrator may not consolidate more than one person's claims, and may not

otherwise preside over any form of any class or representative proceeding. If a decision is issued stating that applicable law precludes enforcement of any limitations set forth in this Agreement to Arbitrate on the right to arbitrate claims on a class or representative basis, or as part of a consolidated proceeding, as to a given claim for relief, then that claim (and only that claim) must be severed from the arbitration and brought in the state or federal courts located in Charlotte, NC. All other claims will be arbitrated. This “Dispute Resolution” section will survive any termination of these Terms.

Arbitration Rules

The arbitration will be administered by the *American Arbitration Association* (“AAA”) in accordance with the Commercial Arbitration Rules and the Supplementary Procedures for Consumer Related Disputes (the “AAA Rules”) then in effect, except as modified by this “Dispute Resolution” section. (The

AAA Rules are available at <https://www.adr.org/Rules> or by calling the AAA at 1-800-778-7879.) The Federal Arbitration Act will govern the interpretation and enforcement of this Section.

Arbitration Process

A party who desires to initiate arbitration must provide the other party with a written Demand for Arbitration as specified in the AAA Rules. AAA provides a general form for a Demand for Arbitration and a separate form for Demand for Arbitration for California residents. The arbitrator will be either a retired judge or an attorney licensed to practice law and will be selected by the parties from the AAA's roster of arbitrators. If the parties are unable to agree upon an arbitrator within seven (7) days of delivery of the Demand for Arbitration, then the AAA will appoint the arbitrator in accordance with the AAA Rules.

Arbitration Location and Procedure

Unless you agree with us otherwise, the arbitration will be conducted in the county where you reside. If your claim does not exceed \$10,000, then the arbitration will be conducted solely on the basis of the documents that are submitted to the arbitrator, unless you request a hearing or the arbitrator determines that a hearing is necessary. If your claim exceeds \$10,000, your right to a hearing will be determined by the AAA Rules. Subject to the AAA Rules, the arbitrator will have the discretion to direct a reasonable exchange of information by the parties, consistent with the expedited nature of the arbitration.

Arbitrator's Decision

The arbitrator will render an award within the time frame specified in the AAA Rules. The arbitrator's decision will include the essential findings and conclusions upon which the arbitrator based the award. Judgment on the arbitration award may be entered in any court having jurisdiction thereof. The arbitrator's

award of damages must be consistent with the terms of the “Limitation of Liability” section above as to the types and amounts of damages for which a party may be held liable. The arbitrator may award declaratory or injunctive relief only in favor of the claimant and only to the extent necessary to provide relief warranted by the claimant’s individual claim. If you prevail in arbitration you will not be entitled to an award of attorneys’ fees and expenses to the extent provided under applicable law. We will not seek, and hereby waive all rights we may have under applicable law to recover, attorneys’ fees and expenses if we prevail in arbitration.

Fees

Your responsibility to pay any AAA filing, administrative and arbitrator fees will be solely as set forth in the AAA Rules.

Changes

Notwithstanding anything to the contrary in these Terms, if we change this “Dispute Resolution” section after the date you accepted these Terms or access our Services, you may reject any such change by sending us written notice (including by email to info@integrativehealthcourses.com) within 30 days of the date such change became effective, as indicated in the “Effective Date” listed at the beginning of these Terms or in the date of our email to you notifying you of such change. By rejecting any change, you are agreeing that you will arbitrate any Dispute between you and us in accordance with the provisions of this “Dispute Resolution” section as of the date you accepted these Terms, or accessed our Services.

13. Links to Third Party Websites

The Services may contain links to other sites that are owned and operated by third parties. We are not responsible for the privacy

and services practices or the content, advertising, products, services or other materials made available on or through any such linked sites. We provide these links to you only as a convenience, and the inclusion of any link does not imply endorsement of any kind by us.

14. General Provisions

- These Terms make up the entire agreement relating to your use of the Services, and supersede all prior agreements relating to the subject matter hereof.
- These Terms will be governed by the laws of the State of North Carolina without regard to its conflict of laws provisions.
- We may change, suspend, or discontinue any of the Services at any time. We will try to give you prior notice of any material changes to the Services. We will not be liable to you or to any third party for any modification, suspension or discontinuance of the Services.
- These Terms do not confer any third-party beneficiary rights. You may not transfer any of your rights or obligations under these Terms to anyone else without our consent. 1Life may

assign our rights in connection with a merger, acquisition, or sale of assets, or by operation of law or otherwise.

- We appreciate your feedback, suggestions, and other communications (collectively, “Feedback”) about the Services. You should know that we can, but are not obligated to, use your Feedback without restriction or any obligation to compensate you, and we have no obligation to keep them confidential.
- Even after termination, these Terms will remain in effect such that all terms that by their nature may survive termination will be deemed to survive such termination.
- In order to protect the integrity of the Services, we may, at any time in our sole discretion, block users from certain IP addresses from accessing the Services.

If you have any questions about these Terms, please

contact info@integrativehealthcarolinas.com