## Last Revised June 14, 2024

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**PRIVACY.** COMPANY respects your privacy. A complete statement of COMPANY's current Privacy Policy can be found on the Site. The Privacy Policy is expressly incorporated into this Agreement by this reference.

**ELECTRONIC COMMUNICATIONS.** You consent to the electronic disclosure of all notices, including insurance plan descriptions and plan amendments. You also confirm that you have the ability, necessary equipment and software to access ManageMy Benefits, to view the documents and print copies. By using the Site, you are providing authorization to receive benefit notices electronically, and agreeing to be notified of benefit notices via the email address you have on file with ManageMy Benefits and/or with your employer or association. You are entitled to withdraw your consent to electronic disclosure at any time by notifying us.

**ELECTRONIC SIGNATURES.** The system provides the ease of signing documents electronically. You will be prompted to electronically sign after you have reviewed your plan selections and entered your information. You represent that the answers to the questions and statements made while completing the documents, applications, or forms are true and complete. If your answers are incorrect, incomplete, or untrue, the insurance carrier may have the right to reduce or deny benefits or rescind coverage.

**PASSWORD SECURITY.** If you use this Site, you are responsible for maintaining the confidentiality of your password and access to your computer and mobile devices, and you agree to accept all responsibility for all activities that occur under your account or password. You agree to immediately notify ManageMy Benefits at <a href="mailto:contactus@ManageMyGA.com">contactus@ManageMyGA.com</a> of any unauthorized use of your password or account or any other breach of security.

**COMMUNICATION.** We may from time to time send you information regarding our website, special partnerships, products, or services that may be of interest to you. If you no longer wish to receive these emails, you can send us an email at <a href="mailto:contactus@ManageMyGA.com">contactus@ManageMyGA.com</a>.

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**GOVERNING LAW.** This User Agreement shall be construed in accordance with and governed by the laws of the State of Nebraska and applicable federal laws. You hereby irrevocably consent to the exclusive jurisdiction of the state or federal courts in Omaha, Nebraska, in all disputes arising out of or related to the use of the Site or the Services.

**SEVERABILITY; WAIVER.** If for whatever reason, a court of competent jurisdiction finds any term or condition in this User Agreement to be unenforceable, all other terms and conditions will remain unaffected and in full force and effect. No waiver of any breach of any provision of this User Agreement shall constitute a waiver of any prior, concurrent, or subsequent breach of the same or any other provisions hereof, and no waiver shall be effective unless made in writing and signed by an authorized representative of the waiving party.