

Terms and Conditions

Revision Date: September 2024

Welcome to Konnect Trust dba KonnectMD, LLC (hereinafter “KonnectMD,” “We” or “Us”). This Agreement sets forth the legal terms and conditions for your use of www.konnectmd.com and any other website or mobile application owned and operated by KonnectMD, LLC (the “Websites”), and for your purchase and/or use of any KonnectMD services in the United States.

1. Agreement

BY USING ANY WEBSITES OR PURCHASING OR USING ANY SERVICES FROM KONNECTMD, YOU AGREE TO THE TERMS AND CONDITIONS OF THIS AGREEMENT, INCLUDING, WITHOUT LIMITATION, THE ELECTRONIC DISCLOSURE AGREEMENT IN SECTION 10 BELOW AND THE ARBITRATION AGREEMENT IN SECTION 20 BELOW.

SOME OF OUR SERVICES HAVE ADDITIONAL RULES, POLICIES, AND PROCEDURES (“ADDITIONAL TERMS”). WHERE ADDITIONAL TERMS APPLY TO A SERVICE, WE WILL MAKE THEM AVAILABLE FOR YOU TO READ THROUGH YOUR USE OF THAT SERVICE. BY USING THAT SERVICE, YOU AGREE TO THE ADDITIONAL TERMS.

WE RESERVE THE RIGHT TO CHANGE THE TERMS AND CONDITIONS OF THIS AGREEMENT OR TO MODIFY OR DISCONTINUE THE SERVICES PROVIDED ON THE WEBSITES AT ANY TIME. IF WE CHANGE THIS AGREEMENT, WE WILL GIVE YOU NOTICE BY POSTING THE REVISED AGREEMENT ON THE APPLICABLE WEBSITE(S). THOSE CHANGES WILL GO INTO EFFECT ON THE REVISION DATE SHOWN IN THE REVISED AGREEMENT.

BY CONTINUING TO USE ANY WEBSITES OR PURCHASE OR USE ANY SERVICES FROM KONNECTMD AFTER THE REVISION DATE, YOU AGREE TO BE BOUND BY SUCH CHANGES.

2. Eligibility

You agree to provide Us with complete and current registration information. Persons under 13 are prohibited from providing personal information on our Websites. If you are under 18, you may only use our Websites with the supervision of a parent or guardian 18 years of age or older. Unless otherwise specified, the materials in the Websites are presented solely for the purpose of promoting services

available in the United States and its territories. KonnectMD makes no representation that materials contained in the Websites are appropriate or available for use in other locations.

3. Acceptable Use of the Websites

You are responsible for your use of the Websites and your account. You may not:

- violate laws or regulations
- infringe on others' rights
- post harmful, abusive, or inappropriate content
- send spam
- scrape or harvest data
- transmit viruses
- harass or impersonate others
- attempt to hack, reverse engineer, or disrupt the Websites

4. KonnectMD Ambassadors

KonnectMD services are sold through KonnectMD's network of Ambassadors, who are independent distributors of KonnectMD's services. You are not required to become an Ambassador to purchase services. To become an Ambassador, you must be at least 18 years of age and registered as a Primary Patient. Dependent Patients are not eligible to become Ambassadors until they establish themselves as a Primary Patient.

5. Ambassador Websites

Ambassadors may operate their own websites. Each Ambassador is solely responsible for ensuring their content is accurate and compliant with all applicable laws and KonnectMD policies. KONNECTMD DISCLAIMS ALL LIABILITY RELATED TO INDEPENDENT AMBASSADOR WEBSITES.

6. Testimonials

Testimonials reflect individual experiences and may not be typical.

7. Online Purchases

You will receive a KonnectMD ID and password. You are responsible for maintaining their confidentiality and all activity under your account.

8. Return & Exchange Policy

All fees (intake, membership, and Ambassador fees) are **non-refundable**, except at KonnectMD's discretion.

Memberships are billed every 30 days until canceled. You will receive advance notice prior to billing.

9. Ownership & Copyright Restrictions

All Website content is owned by KonnectMD or its licensors and protected by law. You may not copy, distribute, or exploit content without permission.

10. Electronic Disclosure Agreement

You consent to receive all disclosures electronically via email or the Website and agree to maintain updated contact information.

11. Copyright Permission

Limited permission is granted to view and download certain materials for authorized use. All rights remain with KonnectMD.

12. Trademarks

All trademarks and branding are owned by KonnectMD or their respective owners.

13. Idea Submissions

Any submissions (ideas, feedback, testimonials) may be used by KonnectMD without compensation.

14. Marketing & Service Limitations

You acknowledge and agree that KonnectMD services are **not insurance** and may not be marketed, described, or implied as any form of health insurance, health plan, or insurance substitute. KonnectMD does not provide comprehensive medical coverage and does not satisfy any federal or state requirements for minimum essential coverage.

Ambassadors, Patients, and users are strictly prohibited from promoting or representing KonnectMD services as insurance in any format, including but not limited to verbal statements, written materials, websites, social media, or advertisements.

Additionally, KonnectMD services are provided **exclusively through remote or virtual means**. KonnectMD does not offer in-person medical visits, physical examinations, or face-to-face consultations. All services are delivered via telehealth or other remote communication methods only.

By using the services, you acknowledge and accept these limitations.