

Cobalt Benefits Group, LLC, zakipoint Health, and Join Health (“**Companies**”, “**we**”, “**us**”, “**our**”) Privacy Policy
Effective Date: July 25, 2025

*Note: This privacy policy applies to our collection, use, and disclosure of data received or created due to your access to and use of certain items provided by the Companies. These items consist of our website at [web address] (the “**Site**”) and the zakipoint healthcare application (“**App**”). This Privacy Policy applies to data we collect from the App, your employers, carriers, vendors and in email, text, and other electronic communications sent through or in connection with the App.*

Your Consent

By accessing or using the Site, you are consenting to our processing of the information described in this Privacy Policy. “Processing,” means using cookies on a computer or mobile device or using or touching information in any way, including, but not limited to, collecting, storing, deleting, using, combining, and disclosing information. Information processed by the Site will be transferred, processed, and stored in accordance with United States state and federal law.

What information is collected by the Site and how is it used?

The Site may collect certain information automatically, such as the type of mobile device you use, data you enter, such as name, address, email address telephone number, medical information (some of which may be considered Protected Health Information (“**PHI**”)), information from your healthcare providers, your mobile device’s unique device ID, the IP address of your mobile device, your mobile operating system, the type of mobile Internet browsers you use, and information about your use of the Site (“**Usage Data**”). Usage Data will be used by us either individually or in aggregated form to enhance and improve the Site and for other lawful purposes.

We collect information from and about users of our App:

- Directly from you when you provide it to us.
- Automatically when you use the App.
- From your employers.
- From vendors, carriers or other third-party institutions.

Disclosure of Personal Data. You agree to the disclosure of personal data (including but not limited to your Social Security number, medical treatment and other medical information, name, address, age, date of birth, and credit card or other billing information) to the appropriate health care service provider, your employer’s health care benefit administrator staff, health insurance payors and claims processing personnel for the purpose of processing and/or paying your health care benefit claims.

Do third parties see and/or have access to information obtained by the Site?

Usage Data may be shared with the third-party service providers who host and support the Site and App on our behalf. These service providers do not have any right to independently use any personal information that we share with them.

What are my opt-out rights?

We only collect the Usage Data that is necessary to provide you with the Site and App. Because of this, the only way to opt out of information collection is by stopping your use of the Site and App.

How we use your Information.

We use information that we collect about you or that you provide to us, including any PHI, to:

Provide you with the Site, App and its contents, and any other information, products or services that you request.

Fulfill any other purpose for which you provide it.

Give you notices about your account, including expiration and renewal notices.

Carry out our obligations and enforce our rights arising from any contracts or agreements between you and us.

Notify you when App updates are available, and of changes to any products or services we offer or provide through it.

The usage information we collect helps us to improve our Site and App and to deliver a better and more personalized experience by enabling us to:

Estimate our audience size and usage patterns.

Store information about your preferences, allowing us to customize our Site and App according to your individual preferences.

Speed up your searches.

Recognize you when you use the App.

Data retention policy

We retain personal information about you for as long as you use the Site and App, and for a reasonable period after you stop visiting the Site and as required by law. We use and retain Usage Data, in both individualized and in aggregate form, indefinitely.

Subject to applicable state and federal law, including but not limited to our obligations under HIPAA and HITECH, we will protect your PHI and other data (“**De-identified Information**”). You agree and acknowledge that we are the sole and exclusive owner of any De-identified Information we create and that you have no ownership or other intellectual property rights in or to such De-identified Information.

Age Requirements

The Site is not designed or intended to appeal to minors, and we do not knowingly collect personal information from children under the age of 13. If a parent or guardian becomes aware that his or her child has provided us with information without their consent, he or she should contact us at support@bloomlife.com so we can promptly delete such information.

Security

We are concerned about protecting the confidentiality of all information that we interact with in providing the Site. We and our service providers make use of physical, electronic, and procedural safeguards to protect the information that we process and maintain. Although we endeavor to provide security for the information that we process and maintain based on the sensitivity of that information, no security system can prevent all potential security breaches.

In addition to the security safeguards we provide, we urge you to take precautionary measures in maintaining the integrity of your data.

Accessing and Correcting Your PHI and Other Personal Information.

You can review and change your PHI or other information by logging into the App and visiting your account profile page. We cannot change your PHI or other information, nor can we delete your PHI or other information except by also deleting your user account. We may deny access to your PHI or personal information when required by law or if we believe such access would cause the PHI or other information of a third party to be revealed.

YOUR STATE PRIVACY RIGHTS: TERMS APPLICABLE TO CALIFORNIA, COLORADO, CONNECTICUT, IOWA, MONTANA, NEBRASKA, NEW HAMPSHIRE, NEW JERSEY, OREGON, TEXAS, UTAH AND VIRGINIA, RESIDENTS ONLY, INCLUDING YOUR CALIFORNIA PRIVACY RIGHTS (“collectively “**State Consumer Privacy Laws**”) We have provided a summary of the rights under the State Consumer Privacy Laws below. In the event of a conflict between this Section and the remainder of this Policy, this Section shall take precedence for residents of the applicable state. Certain capitalized terms not defined in this Policy have the meanings set forth in the applicable State Consumer Privacy Laws.

How to Exercise Your State Consumer Privacy Rights.

Subject to certain limitations such as (a) exceptions permitted by applicable law and (b) verification of your identity, you may exercise the following rights with regard to your personal information:

Right to Know or Access Your personal information

California residents have a right to access any of the following which occurred in the prior 12-month period:

- The specific pieces of personal information that we have collected from you;
- The categories of personal information we collected from you;
- The categories of sources from which the personal information was collected;
- The categories of third parties to whom we have disclosed your personal information;
- The categories of personal information that we sold or shared for a Business Purpose (as defined under the California Privacy Rights Act) and the categories of third parties to whom it was disclosed for a Business Purpose; and
- The business or commercial purpose for collecting, sharing, or selling your personal information.

Colorado, Connecticut, Iowa, Montana, Nebraska, New Hampshire, New Jersey, Oregon, Texas, Utah, and Virginia residents have the right to confirm whether we are processing your personal data and to access such personal data. Oregon residents may request a list of third parties to which we disclose personal data.

Right to Deletion

Depending on the state in which you live, you may have a right to request that we delete personal information or personal data we collected from you or the right to request that we delete all personal information or personal data we have collected about you. We will comply with such request, and direct our service providers to do the same, subject to certain exceptions permitted by applicable law.

Right to Correct Your Information

Depending on the state in which you live, you may have a right to request that we correct your inaccurate personal information or personal data. If you request that we correct inaccurate personal information or personal data about you, we will use commercially reasonable efforts to correct it. If necessary, we may ask that you provide documentation showing that the information we retained is inaccurate.

Right to Data Portability

Depending on the state in which you live, you may request a copy of your personal information or personal data we collected from you or request a copy of all the personal information or personal data we have collected about you in a portable and, to the extent technically feasible, readily usable format.

How to Exercise Your Rights of Access, Deletion, Correction, and Portability

To exercise your rights described in this Privacy Policy, you may submit your request to us by:

By **e-mail** to: [support email address]

By **phone**: [(xxx) xxx-xxxx]

By **mail** by addressing your letter to:

[corporate name]

Attn: Privacy

Address: [address for requests]

Who May Exercise Your Rights. You may only make a request to exercise your rights on behalf of yourself. A parent or legal guardian may make a request on behalf of their child. If you are a California, Colorado, Connecticut, Iowa, Montana, Nebraska, New Hampshire, New Jersey, Oregon, or Texas resident, a person that you authorize to act on your behalf may make a request related to your personal information. See the section titled “Authorized Agents” below for more information.

Verifiable Consumer Request. In order to verify your request, you must provide sufficient information that allows us to reasonably verify you are the person about whom we collected personal information or personal data, and you must describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it. To verify your identity, we may ask you to log into your account (if you have an account with us) or provide additional information. Any information you provide will only be used to verify your request. When seeking additional information from you, we may contact you through your account or the contact phone number or email address you provided in your request. If we cannot verify your identity, we may deny your request.

Authorized Agents. Colorado, Connecticut, Montana, Nebraska, New Hampshire, New Jersey, Oregon, and Texas residents may submit a request to opt out through an authorized agent. California residents also have a right to submit requests to exercise any privacy right through an authorized agent. If you choose to use an authorized agent, you must (a) provide signed permission to that authorized agent to submit requests on your behalf, and (b) verify your identity.

We may deny a request from an authorized agent if we do not have proof that they are authorized by you to act on your behalf.

When We Will Respond. We will try to respond to your request within 45 days. If we require additional time, we will inform you of the reason and extension period. Any disclosures we provide to California residents will only cover the 12-month period preceding our receipt of your request. For data portability requests, we will select a format to provide your personal information to you. We may charge a fee to process or respond to your request if it is excessive, repetitive, or manifestly unfounded.

Changes

We may change or update this Privacy Policy from time to time for any reason. We will post the date of the effective Privacy Policy when it is updated on the Site. Your continued use of the Site and/or App is your consent to the updated Privacy Policy.