

LOYALTY PROGRAM TERMS AND CONDITIONS

About the Loyalty Program

The Health Insurance Solutions Inc. (HISI) mail-order medication program strives to reward and thank loyal customers for patronizing our business and purchasing medications through our Loyalty Program("Program"). Loyalty Program Members ("Members") are able to earn and accumulate Points that can be redeemed for Rewards to be used for purchase at a later date.

The Company is not responsible for communications, including Rewards, lost due to communication issues including change of address, change of email address, or other contact information. If the Loyalty Program is terminated or the Member's account is closed or no longer active, any remaining earned Points will be forfeited, e.g. once a credit card charge has been disputed by the customer.

The Company reserves the right to change the terms and conditions of the Loyalty Program at any time without notice. All Points and subsequent Rewards must be earned and used according to the terms and conditions of the Loyalty Program as of the date the Points are earned.

Points are not transferable and may not be combined among Members or conveyed by any means to anyone, including through a Member's estate and may not pass to Members' successors and assigns.

Joining the Loyalty Program

The Loyalty Program is free to enroll; simply place your order online.

All Members of the Program will receive a \$25 Restaurant.com gift certificate upon joining the Program.

Earning Points and Membership Tiers

Members of the Loyalty Program earn Points ("Points") for every dollar spent on Eligible Product Purchases (as defined below). Points accrue when a Member's unique account is accessed at the time of purchase for online Eligible Product Purchases. Under the Loyalty Program, "Eligible Product Purchases" means any in-stock medication(s) ordered through the services provided by the Company. The Company has the right to make the final decision on whether a purchase qualifies for Points under the Loyalty Program.

There are three (3) eligible tiers of Membership. The Member will graduate to the next tier automatically upon meeting the tier's qualifications as follows:

- The first tier is achieved when the Member spends \$1000.00 and over on Eligible Product Purchases. As a Member, the Member earns one (1) Point for every \$1.00 spent on Eligible Product Purchases.
- The second tier is achieved when the Member spends \$2000.00 and over on Eligible Product Purchases. As a Member, the Member earns one (1) Point for every \$1.00 spent on Eligible Product Purchases.
- The third tier is achieved when the Member spends \$4000.00 and over on Eligible Product Purchases. As a Member, the Member earns one (1) Point for every \$1.00 spent on Eligible Product Purchases.

Points will post to Member's Account within 7 calendar days from the date of shipment for online orders. No adjustments to Member's Account will be made after 90 days from the actual purchase date.

Point calculations are based upon dollars spent at checkout on Eligible Product Purchases less any dollars spent on sales tax, shipping charges, delivery charges, coupons applied at the time of purchase, or other excluded charges.

Members do not earn Points for any Reward redeemed or discounts applied to an Eligible Product Purchase. When an order is returned due to non-stocked medications, Points previously posted to Member's Account for that purchase will be deducted from Member's Account. Other exclusions may apply. Points and Rewards have no cash value, and are nontransferable, except as specifically permitted in connection with certain promotions.

Redeeming Points

Members will be eligible to receive a Reward redeemable for the amount defined in the Tiers of Membership. When a member uses a Reward, Points are automatically deducted for every Reward redeemed.

The Points redemption tiers are as follows:

- First Tier: \$1000.00 and over spent on Eligible Product Purchases will receive a Reward of a \$25 coupon to be used for future Eligible Product Purchases.

- Second Tier: \$2000.00 and over spent on Eligible Product Purchases will receive a Reward of a \$50 coupon to be used for future Eligible Product Purchases.
- Third Tier: \$4000.00 and over spent on Eligible Product Purchases will receive a Reward of a \$100 coupon to be used for future Eligible Product Purchases.

Rewards may be used in conjunction with other Rewards and most other coupons toward the purchase of products, not to exceed purchase amount. Some exclusions may apply.

Rewards are not valid on prior purchases, certain products, or for tax or state fees. Rewards are not redeemable for cash and no change will be given for Reward redemption. Members may be notified of additional ineligible products and services. Other restrictions may apply.

Except as provided for in the Loyalty Program, Rewards are not transferable and may not be combined among Members or conveyed by any means to anyone. Rewards are not transferable through a Member's estate and may not pass to Members' successors and assigns. Rewards do not constitute property of the Member.

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