

Privacy Policy

US Expert Medical Opinion, Inc

We Respect Your Privacy!

Introduction

The Company, US Expert Medical Opinion, Inc., is committed to respecting the privacy rights of our customers, visitors, and other users of the US Expert Medical Opinion, Inc services ("Services") provided via the US Expert Medical Opinion, Inc websites (collectively, "Website"). The term Website refers to services located at <https://usexpertmedicalopinion.com> and <https://myusadr.com> ("Web Site, Site, site") and All affiliated websites Owned, Operated, Licensed or Controlled by US Expert Medical Opinion, Inc ("Company") and/ or Wael Tamim.

We created this Website Privacy Policy ("Privacy Policy") to give you confidence as you visit and use the Website, and to demonstrate our commitment to fair information practices and the protection of privacy. This Privacy Policy is only applicable to the Website, and not to any other websites that you may be able to access from the Website or any website of US Expert Medical Opinion, Inc partners, each of which may have data collection, storage, and use practices and policies that differ materially from this Privacy Policy. Your use of the Website is governed by this Privacy Policy and the Terms of Use.

US Expert Medical Opinion, Inc and MyUSADr. Respect your Privacy!

This notice describes how medical information about you may be used and disclosed and how you can get access to this information.

Please review the information in this notice carefully.

This Notice provides you with information to protect the privacy of your confidential health care information, hereafter referred to as protected health information (PHI). The Notice also describes the privacy rights you have and how you can exercise those rights. This Notice serves as a joint Notice from US Expert Medical Opinion and its members including the medical staff through an organized health care arrangement.

Traffic Data Collected

We automatically track and collect the following categories of information when you visit our Website: (1) IP addresses; (2) domain servers; (3) types of computers accessing the Website; (4) types of web browsers used to access the Website; (5) referring source which may have sent you to the Website; and (6) other information associated with the interaction of your browser and the Website (collectively "Traffic Data").

Personal Information Collected

In order for you to access certain areas of the Website, we may require you to provide us with certain information that personally identifies you ("Personal Information"). Personal Information includes the following categories of information: (1) Contact Data (such as your email address, phone number and login password); (2) Demographic Data (such as your gender, your date of birth and your zip code); (3) Insurance Data (such as your insurance carrier and insurance plan); and (4) Medical Data (such as your previous doctors and dentists ("Providers") visited, your reason for visit and your date of visit, and other medical information you choose to share with us). If you communicate with us by, for example, email or letter, any information provided in such communication may be collected as Personal Information.

Interactive and Installed Tools

We also collect other information, some of which may be Personal Information that you voluntarily provide to us when you choose to use some of the Website's interactive tools and services ("Interactive Tools"), such as searching for Providers and appointments with them. We also collect information you provide voluntarily in free-form text boxes on the Website and through responses to surveys, questionnaires and the like. Some of the free Interactive Tools on our site ask you for health-related Personal Information. You may elect to use certain Services available through the Website that require you to download and install the software on your computer ("Installed Tools"). The Installed Tools may collect and transmit information from your computer system solely relating to use of the Installed Tools and for the purpose of providing you the relevant Services, for example, by informing when a user is logged on and available to receive update or alert notices.

Cookies

"Cookies" are small computer files that are transferred to your computer's hard drive that contain information such as user ID, user preferences, lists of pages visited and activities conducted while browsing the Website. At your option, expense and responsibility, you may block cookies or delete cookies from your hard drive. However, by disabling cookies, you may not have access to the entire set of features of the Website.

Generally, we use "cookies" to customize your experience on our Website and to store your password so you do not have to re-enter it each time you visit the Website.

Information Provided on Behalf of Children

The Company, US Expert Medical Opinion, Inc does not collect information from children under the age of 13 in accordance with the Children's Online Privacy Protection Act ("COPPA") as discussed below. If you are a parent or legal guardian of a minor child, you may, in compliance with the Terms of Use of the Web Site or Services on behalf of such minor child. Any information that you provide while using the Site or Service on behalf of your minor child will be treated as Personal Information as otherwise provided herein.

Children's Online Privacy Protection Act

COPPA severely restricts what information can be collected from children under the age of 13. For this reason, children under the age of 13 in the United States are prohibited from using the Website. The Website is not directed at children, and US Expert Medical Opinion, Inc does not knowingly collect any information from individuals under the age of 13. If we learn that we have received any information from an individual under the age of 13, we will use that information only to respond directly to that child (or a parent or legal guardian) to inform him or her that he or she cannot use the Services and subsequently we will delete that information from our own servers.

The Company, US Expert Medical Opinion, Inc Use of Your Information

We may use your Contact Data to send you information about the Company, US Expert Medical Opinion, Inc or our products or Services, to contact you when necessary, including to remind you of upcoming or follow-up appointments, and in conjunction with your use of certain Interactive Tools. We may use your Demographic Data, your Traffic Data, your Insurance Data or your Medical Data to customize and tailor your experience on the Website, in emails and other communications, displaying content that we think you might be interested in and according to your preferences. You agree that US Expert Medical Opinion, Inc may use Personal Information to allow your doctors to make appointments with other doctors on your behalf through the Services.

Sharing of Information

We share certain categories of information we collect from you in the ways described in this Privacy Policy. We may share Demographic Data with advertisers and other third parties only on an aggregate (i.e., non-personally-identifiable) basis. We may also share your Contact Data, Demographic Data, Insurance Data and Medical Data with Providers you choose to schedule on our Website. We also share Personal Information and Traffic Data with our business partners who assist us by performing core services (such as hosting, billing, fulfillment, or data storage and security) related to our operation of the Website and/or by making certain Interactive Tools available to our users. Those business partners shall be bound to uphold the same standards of security and confidentiality that we have promised to you in this Privacy Policy, and they will only use your Contact Data and other Personal Information to carry out their specific business obligations to US Expert Medical Opinion, Inc and to provide your requested medical care and services. Last, we may transfer information about you to another company in connection with a merger, sale or acquisition by or of the Company, US Expert Medical Opinion, Inc In this event, we will use reasonable efforts to notify you before information about you is transferred and becomes subject to a different privacy policy. The Company, US Expert Medical Opinion, Inc does not share, sell, rent or trade your Personal Information with any third parties for their promotional purposes.

User Choice

You may choose not to provide us with any Personal Information. In such an event, you can still access and use much of the Website; however, you will not be able to access and use those portions of the Website that require your Personal Information. You have the right to request copies of available Personal information on record as well as

request to erase them out of the system. Requests can be directed to the Data Protection Officer and sent electronically or by mail to our office.

Confidentiality and Security

Except as otherwise provided in this Privacy Policy, we will keep your Personal Information private and will not share it with third parties, unless we believe in good faith that disclosure of your Personal Information or any other information we collect about you is necessary to: (1) comply with a court order or other legal process; (2) protect the rights, property or safety of or another party; (3) enforce our Terms of Use; or (4) respond to claims that any posting or other content violates the rights of third-parties.

Physicians

Physicians, their employees, and their agents should be particularly aware of their obligations of patient confidentiality, including without limitation their obligations under the Health Insurance Portability and Accountability Act ("HIPAA"), both in communicating with the Company, US Expert Medical Opinion, Inc and in responding to a review of their services posted on our Website. US Expert Medical Opinion, Inc does not have, and will not accept, any obligations of confidentiality with respect to any communications other than those expressly stated in this Privacy Policy and the Company's Terms of Use.

Public Information

Any information that you may reveal in a review posting or other online discussion or forum is intentionally open to the public and is not in any way private. You should think carefully before disclosing any personally identifiable information in any public forum. What you have written may be seen and/or collected by third parties and may be used by others in ways we are unable to control or predict.

Security

The security of your Personal Information is important to us. We follow generally accepted industry standards to protect the Personal Information submitted to us, both during transmission and once we receive it. We make good faith efforts to comply with Data protection laws including **GDPR**. For example, when you enter sensitive information on our Website, we encrypt that information using secure socket layer technology (SSL).

Although we make good faith efforts to store Personal Information in a secure operating environment that is not open to the public, you should understand that there is no such thing as complete security, and we do not guarantee that there will be no unintended disclosures of your Personal Information. If we become aware that your Personal Information has been disclosed in a manner not in accordance with this Privacy Policy, we will use reasonable efforts to notify you of the nature and extent of the disclosure (to the extent we know that information) as soon as reasonably possible and as permitted by law.

Lost or Stolen Information

You must promptly notify us if your Contact Data is lost, stolen, or used without permission. In such an event, we will remove that Contact Data from your account and update our records accordingly.

Updates and Changes to Privacy Policy

We reserve the right, at any time, to add to, change, update, or modify this Privacy Policy so please review it frequently. These changes would be binding to you by using our website. If we do, then we may or may not notify you here, and/or post a notice on our Website, with a description of any changes (material or otherwise) and, where appropriate, a link to the modified policy so that you can review it. In all cases, the use of information we collect is subject to the Privacy Policy in effect at the time such information is collected

Controlling Your Personal Information

As a registered user of the Website, you can modify some of the Personal Information you have included in your profile or change your username by logging in and accessing your account. Upon your request, the Company, US Expert Medical Opinion, Inc will use commercially reasonable efforts to delete your account and Personal Information in your profile; however, it may be impossible to remove your account without some residual information being retained by the Company, US Expert Medical Opinion, Inc.

Links to Other Websites

The Website contains links to third party websites to which US Expert Medical Opinion, Inc has no affiliation. The Company, US Expert Medical Opinion, Inc does not share your personal information with those websites and is not responsible for their privacy practices. Some web sites may have the look and feel of our Website. Please be aware that you may be on a different site and that this Privacy Policy only covers our Website. Should you decide to visit one of these third party websites, we suggest that you read its privacy policy.

Florida Patient Bill of Rights and Responsibilities

SUMMARY OF THE FLORIDA PATIENT'S BILL OF RIGHTS AND RESPONSIBILITIES

Florida law requires that your healthcare provider or health care facility recognize your rights while you are receiving medical care and that you respect the health care provider's or health care facility's right to expect certain behavior on the part of patients. You may request a copy of the full text of this law from your health care provider or health care facility. A summary of your rights and responsibilities follows:

A patient has the right to be treated with courtesy and respect, with appreciation of his or her individual dignity, and with protection of his or her need for privacy.

A patient has the right to a prompt and reasonable response to questions and requests.

A patient has the right to know who is providing medical services and who is responsible for his or her care.

A patient has a right to know what patient support services are available, including whether an interpreter is available if he or she does not speak English.

A patient has the right to know what rules and regulations apply to his or her conduct.

A patient has the right to be given by the health care provider information concerning diagnosis, planned course of treatment, alternatives, risks, and prognosis.

A patient has the right to refuse any treatment, except as otherwise provided by law.

A patient has the right to be given, upon request, full information and necessary counseling on the availability of known financial resources for his or her care.

A patient who is eligible for Medicare has the right to know, upon request and in advance of treatment, whether the health care provider or health care facility accepts the Medicare assignment rate.

A patient has the right to receive, upon request, prior to treatment, a reasonable estimate of charges for medical care.

A patient has the right to receive a copy of a reasonably clear and understandable, itemized bill and, upon request, to have the charges explained.

A patient has the right to impartial access to medical treatment or accommodations, regardless of race, national origin, religion, handicap, or source of payment.

A patient has the right to treatment for any emergency medical condition that will deteriorate from failure to provide treatment.

A patient has the right to know if medical treatment is for purposes of experimental research and to give his or her consent or refusal to participate in such experimental research.

A patient has the right to express grievances regarding any violation of his or her rights, as stated in Florida law, through the grievance procedure of the health care provider or health care facility which served him or her and to the appropriate state licensing agency.

A patient is responsible for providing to the health care provider, to the best of his or her knowledge, accurate and complete information about present complaints, past illnesses, hospitalizations, medications, and other matters relating to his or her health.

A patient is responsible for reporting unexpected changes in his or her condition to the health care provider.

A patient is responsible for reporting to the health care provider whether he or she comprehends a contemplated course of action and what is expected of him or her.

A patient is responsible for following the treatment plan recommended by the health care provider.

A patient is responsible for keeping appointments and, when he or she is unable to do so for any reason, for notifying the health care provider or health care facility.

A patient is responsible for his or her actions if he or she refuses treatment or does not follow the health care provider's instructions.

A patient is responsible for assuring that the financial obligations of his or her health care are fulfilled as promptly as possible.

A patient is responsible for following health care facility rules and regulations affecting patient care and conduct.

Full Document found on the following webpage:

<http://www.flsenate.gov/Laws/Statutes/2011/381.026>

If you have any questions or would like further information about this Notice, please contact us at help@myusadr.com or call us at 954-610-8585.

HIPAA & PRIVACY Policy

Notice of Privacy Practices

Effective Date: May 31, 2018

The Health Insurance Portability and Accounting Act (“HIPAA”) Privacy Rule controls the use and disclosure of what is known as Protected Health Information (“PHI”).

Implementation of and compliance with this rule is not optional for our practice. We are required to give you the attached information. Please read and familiarize yourself with the attached material. Feel free to print out a copy for your records. Please indicate your receipt of this Notice below. It will be a permanent part of your medical record. If you are a parent or legal guardian of a patient, we will need a consent form signed by you for the patient.

Uses and Disclosures of Your Health Care Information

Your PHI may be used or disclosed for the following purposes based on your signing our Conditions of Admission Form which includes your acknowledgement of the Notice of Privacy Practices:

Treatment Purposes: Your PHI may be used by and disclosed to other health care professionals for the purpose of providing you with health care services. This may also include the need for us to obtain PHI from your previous health care providers. For example, information obtained by a nurse, physician or other member of your healthcare team will be recorded in your medical record and used to determine the course of treatment that should work best for you.

Health Care Operations: Your PHI may be used or disclosed for health care operations. Our staff members and independent contractors may have to access PHI for certain business operations and for quality improvement purposes. These uses and disclosures are necessary to operate US Expert Medical Opinion to help ensure that all

of our patients receive quality care. For example, we may use PHI about your healthcare condition to review our treatment and services and to evaluate the performance of our staff in caring for you.

Business Associates: There are some services in our organization that are provided through contract with business associates. Your health care information may be used by or disclosed to our business associate(s) to provide and bill for services. These business associates will sign an agreement that requires them to have procedures in place to protect the privacy of your PHI.

Your PHI may be used or disclosed for the following purposes based on your opportunity to agree or object:

Patient Directory: Your PHI will be used to maintain a listing of the name, location, general condition and religious affiliation of patients in our facilities. The information may be disclosed to members of the clergy and to others who specifically request the information by identifying the patient by name. You may inform our Admissions staff or a caregiver if you choose to object to this use or disclosure.

Notification of and Communication with Family: Your PHI may be used or disclosed to notify or assist in notifying a family member, personal representative or another person responsible for your care at your location and general condition. Health professionals, using their judgment, may disclose to a family member or any other person you identify, health information relevant to that person's involvement in your care or payment related to your care.

Fund-Raising: We may contact you as part of a fund-raising effort for the hospital or an organization related to the hospital. We would only utilize contact information such as your name, address and telephone number and potentially the date(s) you received services from our organization. If you do not want to be contacted for fund-raising efforts, you must notify our contact, in writing, to object to this use or disclosure.

Your PHI may be used or disclosed for the following purposes without your consent, authorization or opportunity to agree or object:

As Required by Law: Your PHI will be used or disclosed when we are legally required to do so. If this occurs, we will limit the PHI used or disclosed to the minimum necessary to comply with the law.

Inmates: If you are an inmate, your PHI may be used or disclosed to the correctional institution or agents thereof when necessary for your health or the health and safety of others.

Emergencies: Your PHI may be used or disclosed in an emergency treatment situation. Your acknowledgement will be obtained as soon as practicable following the emergency.

To Avert a Serious Threat to Health or Safety: We may use and disclose PHI about you when necessary to prevent a serious threat to your health and safety or the health and safety of the public or another person.

Organ Procurement Organizations: Consistent with applicable law, we may disclose PHI to organ procurement organizations for the purpose of organ and tissue donation and transplant.

Military: If you are or have been a member of the armed forces, we may release PHI about you as required by military command authorities.

Research: We may disclose PHI about you for research purposes when the research has been approved by an institutional review board and privacy protocols have been established.

Public Health Authorities: As required by law, we may disclose your PHI to public health or legal authorities charged with preventing or controlling disease, injury or disability. For example, reporting births and deaths; reporting suspected abuse or neglect; and, reporting communicable disease information as required by public health authorities.

Health Oversight Activities: We may disclose PHI to a health oversight agency for activities authorized by law, including, for example, audits, investigations, inspections, medical device reporting and licensure.

Lawsuits and Disputes: If you are involved in a lawsuit or dispute, we may disclose medical information about you in response to a court or administrative order. We may also disclose medical information about you in response to a subpoena, discovery request, or other lawful process by someone else involved in the dispute, but only if efforts have been made to tell you about the request or to obtain an order protecting the information requested.

Law Enforcement Officials: We may release PHI for law enforcement purposes as required by law or: in response to a court order, subpoena, warrant, summons, or similar process; to identify or locate a suspect, fugitive, material witness, or missing person; about the victim of a crime if, under certain limited circumstances, we are unable to obtain the person's agreement; about a death we believe may be the result of criminal conduct; about criminal conduct at or during services being provided by US Expert Medical Opinion; and, in emergency circumstances to report a crime, the

location of the crime or victim(s), or the identity, description or location of the person who committed the crime.

Coroners, Medical Examiners and Funeral Directors: We may disclose PHI to coroners, medical examiners or funeral directors consistent with applicable law to allow these individuals to carry out their duties.

National Security and Intelligence Activities: We may release PHI about you to authorized federal officials for intelligence, counterintelligence, and other national security activities authorized by law.

Your PHI may be used or disclosed for other purposes not identified above based on your signing a specific authorization form.

You can revoke this authorization at any time provided you submit the revocation in writing to the US Expert Medical Opinion contact Officer. However, US Expert Medical Opinion is unable to "take back" any uses or disclosures that were made pursuant to the authorization prior to its revocation.

Your Health Information Rights

Right to Request a Restriction of Uses and Disclosures: You have the right to request a restriction on our use and disclosure of your PHI. To request restrictions, you must make your request, in writing, to our Privacy Officer. In your request, you must tell us (1) what information you want to restrict; (2) whether you want to restrict our use, disclosure or both; and (3) to whom you want the restrictions to apply, for example, disclosures to your spouse. A Request form is available for you to complete to make this request or you can write our Privacy Officer directly. A member of our staff can provide the request form for you. By law, we are not required to grant your request. We will notify you, in writing, whether we will grant or deny your request. The restriction(s), if granted, would not apply if you need emergency treatment and the information is needed to provide that treatment. If your request is granted, we may choose, at a later date, to deny continuing the restriction and if so, we will notify you in writing of that decision.

Right to Request Confidential Communications: You have the right to request that we communicate with you about your PHI in a certain way or at a certain location to protect the confidentiality of the information. For example, you can ask that we only contact you at work or by mail. To request confidential communications, you must make your request in writing to our Privacy Officer. We cannot ask you the reason for such a request. We will accommodate all reasonable requests. Your request must specify how or where you wish to be contacted. A Request form is available for you to complete to

make this request or you can write our Privacy Officer directly. A member of our staff can provide the request form for you.

Right to Inspect and Copy: You have the right to request to inspect and obtain a copy of your PHI. There are a few exceptions to this right such as psychotherapy notes. To request to inspect and obtain a copy of your PHI, you must submit your request, in writing, to our Privacy Officer. We must approve or deny your request within 30 days of receipt of the request and in the case of denial, provide you with an explanation of the reason for the denial. For copies of your PHI, we may charge a reasonable fee for copying, postage (if mailed) and other costs associated with your request. US Expert Medical Opinion has sixty (60) days to respond to your request if the records are maintained off-site.

Right to Amend: You have the right to request that we amend your PHI that we created if you feel that the information is incorrect or incomplete. To request an amendment, you must submit the request, in writing, to our Privacy Officer. You must also provide reasoning to support your request. If you make such a written request, we will act on your request and respond to you, in writing, within 60 days of receipt of the request. Your request for an amendment may be denied if the request is not in writing or does not include a reason to support the request. In addition, we may deny your request if you ask us to amend information that (1) was not created by us, unless the person or entity that created the information is no longer available to make the amendment; (2) is not part of the information kept by or for us; (3) is not part of the information which you would be permitted to inspect or copy; or (4) is accurate and complete.

Right to Receive an Accounting of Disclosures: You have the right to request that we provide you with an accounting of certain disclosures of your PHI. To request an accounting, you must submit your request, in writing, to our Privacy Officer. Standard disclosures such as disclosures to you or disclosures for treatment, payment and health care operations would not be included in the accounting. Your request must state a time period for the accounting. The accounting may not be for a period greater than six years and may not include dates prior to April 14, 2018. Your request should indicate in what form you want the accounting (for example, on paper, electronically). The first accounting in a 12-month period is free. We may charge a reasonable fee for additional accountings in the same 12-month period.

Right to Receive a Paper Copy of this Notice: You have a right to receive a paper copy of our Notice of Privacy Practices. You may obtain a copy of this notice at our website, www.myusadr.com or, to obtain a paper copy, please send request to help@myusadr.com or call us at 954-610-8585

Right to File a Complaint: You have the right to file a complaint if you believe we are not in compliance with our Notice of Privacy Practices and the Healthcare Information Portability and Accountability Act (HIPAA) or if you believe your privacy rights have been violated. Your complaint can be submitted, in writing, to our Privacy Officer. Your complaint can be anonymous. We value your opinion and we will not retaliate against you in any manner for filing a complaint. You also have a right to file a complaint with the Secretary of the Department of Health and Human Services.

Disclosure Statements

A. We intend to use and disclose PHI in the additional following ways:

- 1 To contact you or leave messages for you regarding appointments;
- 2 To provide alternative treatment information;
- 3 To contact you or leave messages for you regarding test results.

B. The Law requires that we have privacy protections for Protected Health Information and to give you Notice of our legal responsibilities to individuals.

C. We have to follow the terms and conditions contained in this Notice of Privacy Practices.

D. We retain the right to make retroactive and non-retroactive changes to the Notice of Privacy

Practices. This means that if we make retroactive revisions to the Notice of Privacy Practices and thus change our Privacy Policies and Procedures we may apply those changes to PHI we received, obtained and created prior to those changes if we choose and state so in the Notice. If we make non-retroactive revisions to the Notice of Privacy Practices and thus change our Privacy Policies and Procedures we will apply those changes to PHI we receive, obtain and create in the future.

E. Any individual who would like a copy of any revised Notice of Privacy Practices shall submit such request, in writing, to our Privacy Officer.

For More Information

If you have any questions or would like further information about this Notice, please contact us at help@myusadr.com or call us 954-610-8585.