

TERMS OF SERVICE

Integrated Solutions Link App, LLC ("ISLA")

Effective Date: August 19, 2026

Last Updated: August 27, 2026

1. Acceptance of Terms

These Terms of Service ("Terms") govern your access to and use of the ISLA application and related services (collectively, the "Service"), provided by Integrated Solutions Link App, LLC, an Arizona limited liability company ("ISLA," "we," "us," or "our"). By creating an account or otherwise using the Service, you agree to be bound by these Terms and by our Privacy Policy, which is incorporated by reference. If you do not agree, do not use the Service.

2. Description of the Service

ISLA is a patient-centered digital healthcare hub application designed to help users access, organize, and manage healthcare information from sources they choose to connect, beginning with Medicare information available through the CMS Blue Button 2.0 program, and expanding over time to additional payers, providers, electronic health record systems, and healthcare information networks as those connections become available.

The Service allows you to authorize, view, and revoke connections to your healthcare information sources, and to view a history of your authorization activity.

3. Not a Health Care Provider; No Medical Advice

ISLA IS NOT A HEALTH CARE PROVIDER AND DOES NOT PROVIDE MEDICAL ADVICE, DIAGNOSIS, OR TREATMENT. The Service is intended to help you access and organize your own healthcare information, and nothing in the Service should be interpreted as medical advice or a recommendation regarding any course of treatment. Always consult a qualified healthcare provider regarding any medical questions or decisions. Your use of the Service does not create a doctor-patient or provider-patient relationship with ISLA.

A user directing their own healthcare information to the ISLA platform does not, by itself, make ISLA a "covered entity" under HIPAA. Depending on the services ISLA provides, the organizations with which ISLA contracts, and the manner in which information is received, processed, or used, ISLA may become subject to HIPAA or other healthcare privacy and security obligations in particular circumstances, including potentially as a HIPAA "business associate" with respect to specific provider, payer, EHR, or healthcare-network relationships as the Service expands. ISLA's Privacy Policy describes how ISLA protects healthcare information regardless of its regulatory classification at any given time.

4. Eligibility and Accounts

- You must be at least 18 years old to create an ISLA account.
- You are responsible for maintaining the confidentiality of your account credentials and for all activity that occurs under your account.
- You agree to provide accurate information when creating and maintaining your account.
- You must notify ISLA promptly of any unauthorized use of your account.

5. Connecting and Authorizing Healthcare Data Sources

When you choose to connect a healthcare data source (such as CMS Blue Button) to your ISLA account, you will be directed through that source's own authorization process. You represent that you are authorized to access the healthcare information you are requesting ISLA to retrieve (for example, that you are the Medicare beneficiary or their authorized representative).

You may revoke a connection at any time within the App. ISLA will reflect the status of that revocation, including whether it was confirmed by the source or processed on ISLA's side only, consistent with our Privacy Policy.

ISLA relies on third-party data sources (such as CMS) to provide accurate and available information. ISLA is not responsible for the accuracy, completeness, or availability of information provided by third-party sources, and will indicate when displayed information reflects a previously retrieved ("cached") state rather than a current, live retrieval.

6. Acceptable Use

You agree not to:

- Use the Service to access healthcare information you are not authorized to access.
- Attempt to interfere with, disrupt, or gain unauthorized access to the Service, its systems, or other users' data.
- Reverse engineer, decompile, or attempt to extract the source code of the Service, except as permitted by applicable law.
- Use the Service in violation of any applicable law or regulation.
- Use the Service to impersonate any person or misrepresent your affiliation with any person or entity.

7. Intellectual Property

The Service, including its software, design, and content (excluding your own healthcare information and content you provide), is owned by ISLA and its licensors and is protected by intellectual property laws. Subject to your compliance with these Terms, ISLA grants you a limited, non-exclusive, non-transferable, revocable license to use the Service for your personal, non-commercial use.

8. Your Content and Data

You retain ownership of your healthcare information and any content you provide through the Service. You grant ISLA a limited license to access, store, process, and display that information solely for the purpose of providing the Service to you, as described in our Privacy Policy.

9. Disclaimers

THE SERVICE IS PROVIDED "AS IS" AND "AS AVAILABLE," WITHOUT WARRANTIES OF ANY KIND, WHETHER EXPRESS OR IMPLIED, INCLUDING WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, OR NON-INFRINGEMENT. ISLA DOES NOT WARRANT THAT THE SERVICE WILL BE UNINTERRUPTED, ERROR-FREE, OR THAT ALL HEALTHCARE INFORMATION RETRIEVED FROM THIRD-PARTY SOURCES WILL BE CURRENT, COMPLETE, OR ACCURATE AT ALL TIMES, INCLUDING DURING PERIODS WHEN A CONNECTED SOURCE IS TEMPORARILY UNAVAILABLE.

10. Limitation of Liability

TO THE MAXIMUM EXTENT PERMITTED BY LAW, ISLA AND ITS OFFICERS, EMPLOYEES, AND AGENTS SHALL NOT BE LIABLE FOR ANY INDIRECT, INCIDENTAL, SPECIAL, CONSEQUENTIAL, OR PUNITIVE DAMAGES, OR ANY LOSS OF DATA, ARISING FROM OR RELATED TO YOUR USE OF THE SERVICE, EVEN IF ISLA HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. ISLA'S TOTAL LIABILITY FOR ANY CLAIM ARISING FROM THESE TERMS OR THE SERVICE SHALL NOT EXCEED THE AMOUNT YOU PAID, IF ANY, TO ISLA IN THE TWELVE MONTHS PRECEDING THE CLAIM.

11. Termination

You may stop using the Service and delete your account at any time. ISLA may suspend or terminate your access to the Service if you violate these Terms, or as reasonably necessary to protect the security or integrity of the Service. Upon termination, Sections 3, 7, 9, 10, and 13 of these Terms will survive.

12. Changes to the Service and These Terms

ISLA may modify or discontinue the Service, in whole or in part, at any time. We may update these Terms from time to time; material changes will be communicated within the App or by other reasonable means before they take effect. Continued use of the Service after changes become effective constitutes acceptance of the updated Terms.

13. Governing Law

These Terms are governed by the laws of the State of Arizona, without regard to its conflict of laws principles, unless otherwise required by applicable law.

14. Contact Us

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