

TERMS OF SERVICE

Last updated March 26, 2026

PLAIN LANGUAGE SUMMARY

Norma is an AI computer program — not a human, doctor, or insurance agent — that can chat with you, remember things you share, and help you understand Medicare and healthcare options. It is free to use right now, and you will always be warned before any paid features are added. You can talk to Norma by phone, text, or online, and it will remember your conversations across all of these. Phone calls are recorded and converted to text. You must be at least 18 years old to use the service, and you agree not to use Norma for medical decisions, illegal activities, or anything that could harm others. In an emergency, call 911 right away — Norma cannot contact emergency services for you.

Norma stores the information you share, including health details like medications and doctor visits, but will never sell it. You can ask to see or delete your information by emailing support@normahealth.com, though some health records controlled by a healthcare organization may not be deletable without that organization's approval. If you have a problem with Norma Health, they ask you to try to work it out directly first. If that does not work, disputes are settled through private arbitration rather than a court case, and Texas law applies. You can stop using Norma at any time with no penalty.

We want you to understand what you're agreeing to. Here's a simple overview:

What is Norma?

Norma is an AI companion—a computer program designed to chat with you, keep you company, and help you navigate questions about Medicare and healthcare. Norma is not a human and is not a doctor, nurse, or insurance agent.

What does Norma do?

Norma can have friendly conversations with you, remember things you tell her (like your preferences and family members' names), and help you understand your healthcare options. She cannot diagnose conditions, prescribe treatments, or replace your doctor.

Your information:

We store information you share with Norma to make your experience better. This includes things like your name, preferences, medications you mention, and conversation history. We protect this information and do not sell it. You can ask us to delete it anytime.

Costs:

Norma is currently free to use. If we introduce paid features in the future, we will let you know in advance and you will never be charged without your permission. See Section 5 for details.

Problems or disputes:

If you have a problem with our service, we'll try to work it out with you directly first. If we can't agree, disputes are handled through arbitration (a private process) rather than court.

You can stop anytime:

You can stop using Norma whenever you want and ask us to delete your account and information.

The full legal terms are below. If anything in the full terms conflicts with this summary, the full terms control.

IMPORTANT: AI SERVICE DISCLOSURE

Norma is an artificial intelligence (AI) companion.

When you interact with our Services—whether through our website, phone calls, or text messages—you are communicating with an AI system, not a human being. Norma's voice is AI-generated (synthetic speech), not a recording of a human voice.

Third-Party AI and Service Providers. We use third-party providers to power Norma's capabilities. These include:

- **AI Model Providers** — process your conversations to generate Norma's responses
- **Voice AI Providers** — generate Norma's synthetic voice during phone calls; your voice audio is transmitted to and processed by these providers
- **Telecommunications Providers** — deliver phone calls and SMS messages
- **Search and Information Providers** — retrieve information to help answer your questions
- **Quality and Performance Providers** — help us monitor and improve Norma's performance

Your information, including conversation content and (where applicable) voice audio, will be shared with and processed by these providers as necessary to deliver the Services. Where these providers handle PHI, we require appropriate agreements (such as HIPAA Business Associate Agreements) to protect your information. For a current list of our subprocessors, contact us at privacy@normahealth.com.

AI may generate incorrect or outdated information; verify Medicare/benefit details with official sources or licensed professionals.

Norma is not a licensed healthcare provider, medical professional, doctor, nurse, pharmacist, counselor, or insurance agent.

Norma does not provide medical advice, diagnoses, or treatment recommendations. Any health-related information provided through our Services is for general informational and navigational purposes only and should not be considered a substitute for professional medical advice, diagnosis, or treatment.

Always seek the advice of your physician or other qualified health provider with any questions you may have regarding a medical condition. Never disregard professional medical advice or delay in seeking it because of something discussed with Norma.

If you are experiencing a medical emergency, call 911 or your local emergency services immediately. Norma is not equipped to handle medical emergencies.

AGREEMENT TO OUR LEGAL TERMS

We are Norma Health, LLC (doing business as Norma Health) ("Company," "we," "us," "our"), a limited liability company organized in Texas, United States at 700 River Street, Suite 4105, Austin, TX 78701.

We operate the website <https://normahealth.com> (the "Site"), the Norma voice call service, the Norma SMS text messaging service, as well as any other related products and services that refer or link to these legal terms (the "Legal Terms") (collectively, the "Services"). SMS messages may be sent via automated technology, and we do not send marketing texts without separate express consent.

You can contact us by email at support@normahealth.com or by mail to 700 River Street, Suite 4105, Austin, TX 78701, United States.

These Legal Terms constitute a legally binding agreement made between you and Norma Health, LLC concerning your access to and use of the Services. Note that you ("you") means either (a) the individual using the Services for themselves, or (b) an adult who is using the Services for someone else with permission or legal authority (for example, a caregiver, family member, parent, or legal guardian). If you use the Services for someone else, you confirm you are allowed to do so and to share information (including health information) on their behalf. You agree that by accessing the Services, you have read, understood, and agreed to be bound by all of these Legal Terms.

IF YOU DO NOT AGREE WITH ALL OF THESE LEGAL TERMS, THEN YOU ARE EXPRESSLY PROHIBITED FROM USING THE SERVICES AND YOU MUST DISCONTINUE USE IMMEDIATELY.

We will provide you with prior notice of any scheduled changes to the Services you are using. The modified Legal Terms will become effective upon posting or notifying you by support@normahealth.com, as stated in the email message. By continuing to use the Services after the effective date of any changes, you agree to be bound by the modified terms.

The Services are intended for users who are at least 18 years old. Persons under the age of 18 are not permitted to use or register for the Services. If you are using the Services for someone else (such as a family member you care for), you must be at least 18 and have permission or legal authority to act for them.

We recommend that you print a copy of these Legal Terms for your records. If you would like a large-print version or have difficulty understanding any part of these terms, please contact us at support@normahealth.com.

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1. OUR SERVICES

What Norma Provides

Norma Health offers an AI-powered companion service designed for adults, particularly seniors and Medicare beneficiaries. Our Services include:

- **Companionship:** Friendly, conversational engagement to reduce isolation and provide daily support

- Healthcare Navigation Assistance: Help understanding Medicare benefits, finding providers, and navigating the healthcare system
- Personalized Memory: Norma remembers your preferences, family information, and relevant details you share to provide a more personalized experience
- Multi-Channel Access: You can interact with Norma primarily through phone calls and text messages, as well as through our website

What Norma Does Not Provide

Norma is an AI system and does not provide:

- Medical advice, diagnosis, or treatment
- Mental health counseling or therapy
- Emergency response services
- Insurance sales or enrollment (Norma may help you understand options, but does not sell or enroll you in plans)
- Legal or financial advice
- Human companionship or conversation

Important Healthcare Disclaimer

While Norma can help you navigate healthcare questions and understand your Medicare benefits, Norma is not a substitute for professional medical care. The information provided is for general guidance only. Always consult with qualified healthcare professionals for medical decisions. **Norma does not provide real-time human monitoring or emergency response services.** We may review your interactions with Norma for safety, quality, and enforcement.

Availability

Our Services are available to users in the United States who are 18 years of age or older. By using our Services, you confirm that you meet these requirements.

Those persons who choose to access the Services from locations outside the United States do so on their own initiative and are solely responsible for compliance with local laws, if and to the extent local laws are applicable.

Services Provided Through a Sponsoring Organization

In some cases, your access to the Services may be provided or paid for by a sponsoring organization, such as a retirement community, senior living facility, health plan, healthcare provider, employer, church, or other entity (a "Sponsoring Organization"). If you access the Services through a Sponsoring Organization:

- **Your Relationship with Us.** These Legal Terms govern your use of the Services regardless of whether you access them directly or through a Sponsoring Organization. Your Sponsoring Organization may have its own agreement with us that governs our relationship with them, but these Legal Terms apply to you as an individual user.
- **Sponsoring Organization May Customize Your Experience.** Your Sponsoring Organization may provide us with information about your community (such as activity calendars, dining menus, staff directories, or community resources) to enhance your experience. Norma may reference this information during your conversations.
- **Data Sharing with Your Sponsoring Organization.** We may share certain aggregated or de-identified usage information with your Sponsoring Organization, such as overall adoption rates and engagement metrics, to help them evaluate and improve the Services for their members. We will not share the content of your individual conversations, your personal health information, or other personally identifiable information with your Sponsoring Organization except (a) as required by law, (b) as described in a HIPAA Business Associate Agreement where applicable, or (c) with your explicit consent.
- **PHI and Sponsoring Organizations.** If your Sponsoring Organization is a healthcare entity (such as a health plan or provider), they may be the "covered entity" under HIPAA that controls certain PHI. In that case, your rights to access, amend, or delete PHI may be subject to that organization's policies, and we may act as a Business Associate on their behalf. See Section 9 (License to Use PHI) and Section 11 (Privacy Policy; HIPAA and PHI) for more details.
- **Termination by Sponsoring Organization.** If your Sponsoring Organization discontinues its arrangement with us, your access to the Services through that organization may end. We will make reasonable efforts to notify you and, where possible, offer you the option to continue using the Services independently.

2. INTELLECTUAL PROPERTY RIGHTS

Our Intellectual Property

We are the owner or the licensee of all intellectual property rights in our Services, including all source code, databases, functionality, software, website designs, audio, video, text,

photographs, and graphics in the Services (collectively, the "Content"), as well as the trademarks, service marks, and logos contained therein (the "Marks").

Our Content and Marks are protected by copyright and trademark laws (and various other intellectual property rights and unfair competition laws) and treaties in the United States and around the world.

The Content and Marks are provided in or through the Services "AS IS" for your personal, non-commercial use only.

Your Use of Our Services

Subject to your compliance with these Legal Terms, including the "PROHIBITED ACTIVITIES" section below, we grant you a non-exclusive, non-transferable, revocable license to:

- Access the Services; and
- Download or print a copy of any portion of the Content to which you have properly gained access,

solely for your personal, non-commercial use.

Except as set out in this section or elsewhere in our Legal Terms, no part of the Services and no Content or Marks may be copied, reproduced, aggregated, republished, uploaded, posted, publicly displayed, encoded, translated, transmitted, distributed, sold, licensed, or otherwise exploited for any commercial purpose whatsoever, without our express prior written permission.

If you wish to make any use of the Services, Content, or Marks other than as set out in this section or elsewhere in our Legal Terms, please address your request to:
support@normahealth.com.

We reserve all rights not expressly granted to you in and to the Services, Content, and Marks.

Any breach of these Intellectual Property Rights will constitute a material breach of our Legal Terms and your right to use our Services will terminate immediately.

Your Submissions

Please review this section and the "PROHIBITED ACTIVITIES" section carefully prior to using our Services to understand the (a) rights you give us and (b) obligations you have when you post or upload any content through the Services.

Submissions:

By directly sending us any question, comment, suggestion, idea, feedback, or other information about the Services ("Submissions"), you agree to assign to us all intellectual property rights in such Submission. You agree that we shall own this Submission and be entitled to its unrestricted use and dissemination for any lawful purpose, commercial or otherwise, without acknowledgment or compensation to you.

You are responsible for what you post or upload:

By sending us Submissions through any part of the Services you:

- Confirm that you have read and agree with our "PROHIBITED ACTIVITIES" and will not post, send, publish, upload, or transmit through the Services any Submission that is illegal, harassing, hateful, harmful, defamatory, obscene, bullying, abusive, discriminatory, threatening to any person or group, sexually explicit, false, inaccurate, deceitful, or misleading;
- To the extent permissible by applicable law, waive any and all moral rights to any such Submission;
- Warrant that any such Submissions are original to you or that you have the necessary rights and licenses to submit such Submissions and that you have full authority to grant us the above-mentioned rights in relation to your Submissions; and
- Warrant and represent that you have the right to share the information you provide through the Services. (This does not apply to health information you share as part of using the Services; we will handle that information as described in these Terms and our Privacy Policy, and under HIPAA when HIPAA applies.)

You are solely responsible for your Submissions and you expressly agree to reimburse us for any and all losses that we may suffer because of your breach of (a) this section, (b) any third party's intellectual property rights, or (c) applicable law.

3. USER REPRESENTATIONS

By using the Services, you represent and warrant that:

1. All registration information you submit will be true, accurate, current, and complete;
2. You will maintain the accuracy of such information and promptly update such registration information as necessary;

3. You have the legal capacity and you agree to comply with these Legal Terms;
4. You are not a minor in the jurisdiction in which you reside, and you are at least 18 years old and have the legal ability to accept these Legal Terms;
5. You will not access the Services through automated or non-human means, whether through a bot, script or otherwise, except through the intended AI interaction with Norma;
6. You will not rely on the Services or output of the Services, or use the Services, for any medical diagnosis or treatment for yourself or any third party.
7. You will not use the Services for any illegal or unauthorized purpose; and
8. Your use of the Services will not violate any applicable law or regulation.
9. If you are using the Services for someone else, you confirm that you have their permission (or legal authority, like a power of attorney or guardianship) to use the Services on their behalf and to share information about them with us.
10. You also confirm that the information you provide is shared in a way you are allowed to share it.

If you provide any information that is untrue, inaccurate, not current, or incomplete, we have the right to suspend or terminate your account and refuse any and all current or future use of the Services (or any portion thereof).

4. USER REGISTRATION

You may be required to register to use the Services. You agree to keep your password confidential and will be responsible for all use of your account and password. We reserve the right to remove, reclaim, or change a username you select if we determine, in our sole discretion, that such username is inappropriate, obscene, or otherwise objectionable.

You may register a phone number to access Norma via voice calls or SMS. You are responsible for ensuring that the phone number you provide is accurate and that you are authorized to use it.

5. PURCHASES AND PAYMENT

Norma Health is currently offered at no cost to users. We reserve the right to introduce paid features or subscription plans in the future. If we do so, we will provide you with advance notice

and clearly disclose pricing before any charges apply. You will never be charged without your explicit consent.

If we introduce paid services in the future, the following terms will apply:

We accept the following forms of payment: Visa, Mastercard, American Express, Discover, and ACH bank transfer. All payments shall be in U.S. dollars.

You agree to provide current, complete, and accurate purchase and account information for all purchases made via the Services. You further agree to promptly update account and payment information, including email address, payment method, and payment card expiration date, so that we can complete your transactions and contact you as needed. Sales tax will be added to the price of purchases as deemed required by us. We may change prices at any time with advance notice.

Refund Policy:

If you are not satisfied with our paid Services, you may cancel within thirty (30) days of your initial purchase for a full refund. After this period, subscription fees are non-refundable, but you may cancel future billing at any time.

We reserve the right to refuse any order placed through the Services. We may, in our sole discretion, limit or cancel quantities purchased per person, per household, or per order.

6. COMMUNICATION CHANNELS

Voice Calls

When you call Norma or receive calls from our service:

- **Recording Disclosure:** You consent to the recording and storage of voice conversations for service delivery, quality improvement, and your conversation history where permitted or required by law. You are responsible for obtaining consent of any third party you include on any call. You will hear a disclosure at the start of each call confirming you are speaking with an AI and that the call may be recorded.
- **Carrier Charges:** Standard phone carrier charges may apply.
- **Transcription:** Voice calls are transcribed and stored along with your other conversation data.

- **AI Disclosure:** Each call will begin with a clear statement that you are speaking with Norma, an AI companion, not a human. Norma's voice is AI-generated (synthetic speech).

Text Messages (SMS)

When you communicate with Norma via text message:

- **Consent:** By providing your phone number and initiating SMS communication, you consent to receive text messages from Norma at the phone number you provide.
- **Carrier Charges:** Message and data rates from your carrier may apply.
- **Opt-Out:** You may opt out of SMS communications at any time by texting STOP. You may rejoin by texting START.
- **Storage:** Text message content is stored as part of your conversation history.
- **Frequency:** Message frequency varies based on your interactions.

Proactive Outbound Communications (Calls and Texts)

In addition to responding when you contact Norma, we may initiate outbound voice calls and/or text messages to you for the following purposes:

- **Reminders:** Medication reminders, appointment reminders, and other reminders you have requested or configured through the Services.
- **Scheduled Callbacks:** Follow-up calls you have requested, including prayer callbacks and wellness check-ins.
- **Service Notifications:** Important updates about your account or the Services.

Your Consent to Outbound Communications. By providing your phone number and using the Services, you expressly consent to receive autodialed and/or prerecorded calls and text messages from Norma at the phone number(s) you provide, for the purposes described above. This consent is not a condition of purchasing any goods or services.

Your Right to Opt Out. You may revoke your consent to outbound communications at any time by:

- Texting STOP in response to any SMS message
- Telling Norma during any call that you no longer wish to receive outbound calls
- Contacting us at support@normahealth.com

Opting out of outbound communications will not affect your ability to call or text Norma. However, features that depend on proactive outreach (such as medication reminders) will no longer function.

Frequency and Timing. The frequency of outbound messages depends on the reminders and callbacks you configure. We will make reasonable efforts to send messages and calls at appropriate times based on your time zone and preferences. Standard message and data rates from your carrier may apply.

Website

When you use Norma through our website, your conversations are transmitted securely and stored as described in our Privacy Policy.

Consistency Across Channels

Norma maintains a unified memory across all channels. Information you share via phone will be available when you use the website, and vice versa. This allows Norma to provide a consistent, personalized experience regardless of how you choose to communicate.

If you wish to limit Norma's memory or have information removed, please contact support@normahealth.com or say "forget this" during any conversation.

7. PROHIBITED ACTIVITIES

You may not access or use the Services for any purpose other than that for which we make the Services available. The Services may not be used in connection with any commercial endeavors except those that are specifically endorsed or approved by us.

As a user of the Services, you agree not to:

- Systematically retrieve data or other content from the Services to create or compile, directly or indirectly, a collection, compilation, database, or directory without written permission from us.
- Trick, defraud, or mislead us and other users, especially in any attempt to learn sensitive account information such as user passwords.
- Circumvent, disable, or otherwise interfere with security-related features of the Services.
- Disparage, tarnish, or otherwise harm, in our opinion, us and/or the Services.

- Use any information obtained from the Services in order to harass, abuse, or harm another person.
- Make improper use of our support services or submit false reports of abuse or misconduct.
- Use the Services in a manner inconsistent with any applicable laws or regulations.
- Engage in unauthorized framing of or linking to the Services.
- Upload or transmit viruses, Trojan horses, or other material that interferes with the Services.
- Engage in any automated use of the system, except through intended interactions with Norma.
- Delete the copyright or other proprietary rights notice from any Content.
- Attempt to impersonate another user or person.
- Interfere with, disrupt, or create an undue burden on the Services.
- Harass, annoy, intimidate, or threaten any of our employees or agents.
- Attempt to bypass any measures of the Services designed to prevent or restrict access.
- Copy or adapt the Services' software.
- Except as permitted by applicable law, decipher, decompile, disassemble, or reverse engineer any of the software comprising the Services.
- Use the Services as part of any effort to compete with us or for any commercial enterprise.
- Use the Services to advertise or offer to sell goods and services.
- Sell or otherwise transfer your profile.
- Use or rely on the Services or output of the Services for any medical diagnosis or treatment for yourself or any third party.
- Use the Services to obtain information for purposes of harming or defrauding any person, including seniors or vulnerable adults.

8. USER GENERATED CONTRIBUTIONS

The Services may provide you with the opportunity to create, submit, post, display, transmit, perform, publish, distribute, or broadcast content and materials to us or on the Services (collectively, "Contributions"). Contributions may be viewable by other users of the Services and through third-party websites. As such, any Contributions you transmit may be treated in accordance with the Services' Privacy Policy.

When you create or make available any Contributions, you thereby represent and warrant that:

- The creation, distribution, transmission, public display, or performance of your Contributions do not and will not infringe the proprietary rights of any third party.
- You are the creator and owner of or have the necessary licenses and rights to submit such Contributions.
- You have the written consent of each identifiable individual person in your Contributions.
- Your Contributions are not false, inaccurate, or misleading.
- Your Contributions are not unsolicited advertising or spam.
- Your Contributions are not obscene, lewd, violent, harassing, libelous, or otherwise objectionable.
- Your Contributions do not ridicule, mock, disparage, intimidate, or abuse anyone.
- Your Contributions do not violate any applicable law, regulation, or rule.
- Your Contributions do not violate the privacy or publicity rights of any third party.
- Your Contributions do not violate any applicable law concerning child safety.

Any use of the Services in violation of the foregoing violates these Legal Terms and may result in termination or suspension of your rights to use the Services.

Prayer Exchange and Community Features

Certain Services, including the Prayer Line, may allow you to submit prayer requests or other content that may be shared with other users of the Services (for example, your prayer request

may be delivered as an audio recording to another user who has volunteered to pray for others). By submitting a prayer request or other content through these community features:

- **Consent to Sharing.** You consent to your prayer request or content being recorded, stored, and delivered to other users of the Services. Prayer requests may be delivered via voice recording or text to other participants.
- **No Expectation of Privacy Among Participants.** While we protect your personal information (such as your full name and contact details), the content of your prayer request will be heard or read by other users. Do not include information in a prayer request that you are not comfortable sharing with other participants.
- **No Guarantee of Delivery or Response.** We do not guarantee that your prayer request will be received, read, or responded to by any particular person or within any particular timeframe.
- **Content Standards.** All prayer requests and community contributions are subject to the content standards set forth in this Section 8 and the Prohibited Activities in Section 7. We reserve the right to remove or decline to deliver any prayer request or contribution that violates these standards.
- **No PHI in Community Content.** Do not include protected health information (PHI) or sensitive medical details in prayer requests or other content that may be shared with other users. If you do, you acknowledge that such information may be seen by other participants and that sharing it is your responsibility.
- **Recordings.** If your prayer request is submitted via voice call, it may be recorded and the recording (or a portion thereof) may be delivered to other participants. By submitting a voice prayer request, you consent to this recording and delivery.

9. LICENSE TO USE PHI

PERMISSION TO USE INFORMATION YOU SHARE (INCLUDING PHI)

When you use Norma, you may choose to share information about yourself, including health information. You still own your information.

Permission to provide the service.

You give us permission to collect, store, use, and share your information as needed to provide the Services to you (for example, to remember what you told us and respond to you).

When information is PHI.

If the information is PHI, we will handle it under HIPAA when HIPAA applies. That means we will only use or share PHI in ways HIPAA allows (for example, to provide the Services, to operate and improve the Services, and as otherwise permitted by law).

Improving and training our AI (de-identified/aggregated).

To improve Norma, we may remove information that identifies you and combine it with information from other users. After we remove identifiers, the information is no longer PHI. We may use this de-identified and/or aggregated information to improve our Services and to train and test our models. We may also share de-identified and/or aggregated information with vendors or partners who help us operate or improve the Services.

No selling of PHI.

We do not sell your PHI.

Who controls PHI and deletion requests.

When we handle PHI under HIPAA, we often do it on behalf of a healthcare organization (like a health plan, provider, or clinic). In those cases, that organization is the “owner” of the medical record, and we may not be allowed to delete or change PHI unless the healthcare organization tells us to. If you want to delete or correct PHI, you may need to contact your healthcare organization first.

10. SERVICES MANAGEMENT

We reserve the right, but not the obligation, to:

1. Monitor the Services for violations of these Legal Terms;
2. Take appropriate legal action against anyone who, in our sole discretion, violates the law or these Legal Terms;
3. In our sole discretion and without limitation, refuse, restrict access to, limit the availability of, or disable any of your Contributions or any portion thereof;
4. In our sole discretion and without limitation, notice, or liability, remove from the Services or otherwise disable all files and content that are excessive in size or are in any way burdensome to our systems; and
5. Otherwise manage the Services in a manner designed to protect our rights and property and to facilitate the proper functioning of the Services.

11. PRIVACY POLICY; HIPAA and PHI

We care about data privacy and security. Please review our Privacy Policy at normahealth.com/privacy. By using the Services, you agree to be bound by our Privacy Policy, which is incorporated into these Legal Terms.

Please be advised the Services are hosted in the United States. If you access the Services from any other region of the world with laws or other requirements governing personal data collection, use, or disclosure that differ from applicable laws in the United States, then through your continued use of the Services, you are transferring your data to the United States, and you expressly consent to have your data transferred to and processed in the United States.

HIPAA and Protected Health Information (PHI).

Some of the information you share with Norma may be “protected health information” (PHI) under a federal law called HIPAA.

How Norma is allowed to use PHI.

Norma may act as a HIPAA “Business Associate” for certain healthcare organizations. When HIPAA applies, we use and share PHI only in ways HIPAA allows—such as to provide the service to you, to run and improve our operations, and as otherwise permitted by law.

Your rights (when HIPAA applies).

Depending on the situation, HIPAA may give you rights to access, correct, or limit certain uses of your PHI. If you contact us at support@normahealth.com, we will tell you what options apply to your account. For privacy-specific inquiries, you may also contact us at privacy@normahealth.com.

12. TRACKING TECHNOLOGIES

Tracking Technologies (Cookies, Pixels, Analytics)

We may use cookies and similar tools (like analytics scripts) to help our Site and Services work, keep them secure, and understand what features people use most**. **

No “ad pixels” on PHI pages.

We do not allow advertising trackers or marketing pixels on parts of the Services where you enter, view, or discuss protected health information (PHI).

When a vendor could see PHI.

If we use a vendor tool on a part of the Services that could involve PHI, we will only do so if we have the right agreements in place (such as a HIPAA Business Associate Agreement and/or a data protection agreement) and we require the vendor to protect the information and use it only to provide services to us.

We don't share PHI for a third party's own marketing.

We do not share PHI with third parties so they can use it for their own advertising or marketing.

13. EMERGENCY SITUATIONS

Norma is not an emergency service.

If you or someone else is experiencing a medical emergency, mental health crisis, or any situation requiring immediate assistance:

- Call 911 or your local emergency number immediately
- Go to your nearest emergency room
- Call the 988 Suicide and Crisis Lifeline if you're experiencing a mental health emergency
- Contact the National Domestic Violence Hotline at 1-800-799-7233 if you're in an unsafe situation

Norma may attempt to recognize when you describe an emergency situation and will encourage you to seek immediate professional help. However, Norma:

- Cannot contact emergency services on your behalf
- Cannot provide real-time medical guidance during emergencies
- May experience delays in responses
- Is not monitored by humans in real-time

By using our Services, you acknowledge that Norma is not a substitute for emergency services and agree not to rely on Norma in emergency situations.

14. TERM AND TERMINATION

These Legal Terms shall remain in full force and effect while you use the Services.

WITHOUT LIMITING ANY OTHER PROVISION OF THESE LEGAL TERMS, WE RESERVE THE RIGHT TO, IN OUR SOLE DISCRETION AND WITHOUT NOTICE OR LIABILITY, DENY ACCESS TO AND USE OF THE SERVICES OR CONTENT (INCLUDING BLOCKING CERTAIN IP ADDRESSES), TO ANY PERSON FOR ANY REASON OR FOR NO REASON, INCLUDING WITHOUT LIMITATION FOR BREACH OF ANY REPRESENTATION, WARRANTY, OR COVENANT CONTAINED IN THESE LEGAL TERMS OR OF ANY APPLICABLE LAW OR REGULATION. WE MAY TERMINATE YOUR USE OR PARTICIPATION IN THE SERVICES OR CONTENT OR DELETE YOUR ACCOUNT AND ANY CONTENT OR INFORMATION THAT YOU POSTED AT ANY TIME, WITHOUT WARNING, IN OUR SOLE DISCRETION.

If we terminate or suspend your account for any reason, you are prohibited from registering and creating a new account under your name, a fake or borrowed name, or the name of any third party, even if you may be acting on behalf of the third party.

Your Right to Terminate

You may stop using the Services at any time. You may request deletion of your account and all associated data by contacting support@normahealth.com. We will process deletion requests within thirty (30) days.

15. MODIFICATIONS AND INTERRUPTIONS

We reserve the right to change, modify, or remove the contents of the Services at any time or for any reason at our sole discretion without notice. However, we have no obligation to update any information on our Services. We will not be liable to you or any third party for any modification, price change, suspension, or discontinuance of the Services.

We cannot guarantee the Services will be available at all times. We may experience hardware, software, or other problems or need to perform maintenance related to the Services, resulting in interruptions, delays, or errors. We reserve the right to change, revise, update, suspend, discontinue, or otherwise modify the Services at any time or for any reason without notice to you.

16. GOVERNING LAW

These Legal Terms and your use of the Services are governed by and construed in accordance with the laws of the State of Texas applicable to agreements made and to be entirely performed within the State of Texas, without regard to its conflict of law principles.

17. DISPUTE RESOLUTION

Informal Negotiations

To expedite resolution and control the cost of any dispute, controversy, or claim related to these Legal Terms (each a "Dispute" and collectively, the "Disputes") brought by either you or us (individually, a "Party" and collectively, the "Parties"), the Parties agree to first attempt to negotiate any Dispute informally for at least thirty (30) days before initiating arbitration. Such informal negotiations commence upon written notice from one Party to the other Party.

Binding Arbitration

If the Parties are unable to resolve a Dispute through informal negotiations, the Dispute will be finally and exclusively resolved by binding arbitration.

YOU UNDERSTAND THAT WITHOUT THIS PROVISION, YOU WOULD HAVE THE RIGHT TO SUE IN COURT AND HAVE A JURY TRIAL.

The arbitration shall be commenced and conducted under the Commercial Arbitration Rules of the American Arbitration Association ("AAA") and, where appropriate, the AAA's Supplementary Procedures for Consumer Related Disputes ("AAA Consumer Rules"). Your arbitration fees and your share of arbitrator compensation shall be governed by the AAA Consumer Rules. If such costs are determined by the arbitrator to be excessive, we will pay all arbitration fees and expenses.

The arbitration may be conducted in person, through the submission of documents, by phone, or online. The arbitrator will make a decision in writing, but need not provide a statement of reasons unless requested by either Party. Except where otherwise required by applicable AAA rules or applicable law, the arbitration will take place in Travis County, Texas.

In no event shall any Dispute brought by either Party related in any way to the Services be commenced more than one (1) year after the cause of action arose.

Restrictions

The Parties agree that any arbitration shall be limited to the Dispute between the Parties individually. To the full extent permitted by law:

- No arbitration shall be joined with any other proceeding;
- There is no right or authority for any Dispute to be arbitrated on a class-action basis or to utilize class action procedures; and
- There is no right or authority for any Dispute to be brought in a purported representative capacity on behalf of the general public or any other persons.

Exceptions to Arbitration

The Parties agree that the following Disputes are not subject to the above provisions concerning informal negotiations and binding arbitration:

- Any Disputes seeking to enforce or protect, or concerning the validity of, any of the intellectual property rights of a Party;
- Any Dispute related to, or arising from, allegations of theft, piracy, invasion of privacy, or unauthorized use; and
- Any claim for injunctive relief.

18. CORRECTIONS

There may be information on the Services that contains typographical errors, inaccuracies, or omissions, including descriptions, pricing, availability, and various other information. We reserve the right to correct any errors, inaccuracies, or omissions and to change or update the information on the Services at any time, without prior notice.

19. DISCLAIMER

THE SERVICES AND CONTENT ARE PROVIDED ON AN AS-IS AND AS-AVAILABLE BASIS. YOU AGREE THAT YOUR USE OF THE SERVICES AND CONTENT WILL BE AT YOUR SOLE RISK. TO THE FULLEST EXTENT PERMITTED BY LAW, WE DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, IN CONNECTION WITH THE SERVICES AND CONTENT AND YOUR USE THEREOF, INCLUDING, WITHOUT LIMITATION, THE IMPLIED

WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, AND NON-INFRINGEMENT.

WE MAKE NO WARRANTIES OR REPRESENTATIONS ABOUT THE ACCURACY OR COMPLETENESS OF THE SERVICES' OR CONTENT AND WE WILL ASSUME NO LIABILITY OR RESPONSIBILITY FOR ANY (1) ERRORS, MISTAKES, OR INACCURACIES OF SERVICES, CONTENT, AND MATERIALS, (2) PERSONAL INJURY OR PROPERTY DAMAGE RESULTING FROM YOUR ACCESS TO AND USE OF THE SERVICES OR CONTENT, (3) ANY UNAUTHORIZED ACCESS TO OR USE OF OUR SECURE SERVERS, (4) ANY INTERRUPTION OR CESSATION OF TRANSMISSION TO OR FROM THE SERVICES OR CONTENT, (5) ANY BUGS, VIRUSES, TROJAN HORSES, OR THE LIKE WHICH MAY BE TRANSMITTED THROUGH THE SERVICES OR CONTENT, AND/OR (6) ANY ERRORS OR OMISSIONS IN ANY CONTENT.

Healthcare Disclaimer

NORMA IS AN AI COMPANION AND DOES NOT PROVIDE MEDICAL ADVICE. THE INFORMATION PROVIDED THROUGH THE SERVICES AND CONTENT IS FOR GENERAL INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED TO BE A SUBSTITUTE FOR PROFESSIONAL MEDICAL ADVICE, DIAGNOSIS, OR TREATMENT. ALWAYS SEEK THE ADVICE OF YOUR PHYSICIAN OR OTHER QUALIFIED HEALTH PROVIDER WITH ANY QUESTIONS YOU MAY HAVE REGARDING A MEDICAL CONDITION. RELIANCE ON ANY INFORMATION PROVIDED BY NORMA IS SOLELY AT YOUR OWN RISK.

20. LIMITATIONS OF LIABILITY

IN NO EVENT WILL WE OR OUR DIRECTORS, EMPLOYEES, OR AGENTS BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY DIRECT, INDIRECT, CONSEQUENTIAL, EXEMPLARY, INCIDENTAL, SPECIAL, OR PUNITIVE DAMAGES, INCLUDING LOST PROFIT, LOST REVENUE, LOSS OF DATA, OR OTHER DAMAGES ARISING FROM YOUR USE OF THE SERVICES OR CONTENT, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES.

This includes, without limitation, any damages arising from:

- Reliance on information provided by Norma regarding healthcare, Medicare, or medical matters;
- Decisions made based on conversations with Norma;
- Delays in receiving responses from Norma;

- Technical failures or service interruptions;
- Inaccuracies in information provided by Norma.

NOTWITHSTANDING ANYTHING TO THE CONTRARY CONTAINED HEREIN, OUR LIABILITY TO YOU FOR ANY CAUSE WHATSOEVER AND REGARDLESS OF THE FORM OF THE ACTION, WILL AT ALL TIMES BE LIMITED TO THE AMOUNT PAID, IF ANY, BY YOU TO US DURING THE SIX (6) MONTH PERIOD PRIOR TO ANY CAUSE OF ACTION ARISING.

Certain US state laws and international laws do not allow limitations on implied warranties or the exclusion or limitation of certain damages. If these laws apply to you, some or all of the above disclaimers or limitations may not apply to you, and you may have additional rights.

21. INDEMNIFICATION

You agree to defend, indemnify, and hold us harmless, including our subsidiaries, affiliates, and all of our respective officers, agents, partners, and employees, from and against any loss, damage, liability, claim, or demand, including reasonable attorneys' fees and expenses, made by any third party due to or arising out of:

1. Use of the Services or Content;
2. Breach of these Legal Terms;
3. Any breach of your representations and warranties set forth in these Legal Terms;
4. Your violation of the rights of a third party, including but not limited to intellectual property rights; or
5. Any overt harmful act toward any other user of the Services or Content with whom you connected via the Services.

Notwithstanding the foregoing, we reserve the right, at your expense, to assume the exclusive defense and control of any matter for which you are required to indemnify us, and you agree to cooperate, at your expense, with our defense of such claims.

22. USER DATA AND INFORMATION CATEGORIES

Types of Information We Collect

We collect and store different types of information to provide our Services and Content:

General Information:

- Name, contact information, and account credentials
- Conversation preferences and communication style
- Family member names and relationships you share with us
- Daily routines, interests, and topics you enjoy discussing
- Service usage patterns

Health-Related Information:

- Medications you mention
- Health conditions you discuss
- Healthcare providers you reference
- Medicare plan information
- Healthcare appointments and questions

How We Handle Health-Related Information

We recognize that you trust us with sensitive health-related information. We commit to:

- Storing health-related information with strong security measures in compliance with HIPAA
- Never selling your health-related information to third parties

- Only using your health-related information (including PHI, when HIPAA applies) to provide the Services, keep them running safely, and improve them. This may include using de-identified and/or aggregated information to help train and improve our AI models.
- Helping you review and update information you share with Norma**. ** If the information is PHI, your ability to delete or change it may be limited by HIPAA and by the healthcare organization that provided or controls the PHI. We will follow HIPAA and any instructions we receive from that healthcare organization.
- Providing clear notice if our data practices change

Your Rights

You can contact us at support@normahealth.com to:

- Get a copy of the information tied to your Norma account that we store for your convenience (like conversation preferences and history), and request corrections to that account information.
- Request deletion of your Norma account information (like your profile and preferences), where allowed.

If information is PHI: Your HIPAA rights (like access, amendments, and restrictions) may apply. In many cases, those requests must be handled by the healthcare organization that controls the PHI. If you contact us, we'll tell you the right place to send the request and will help route it if we can.

Data Retention and Deletion

We keep your account information for as long as your account is active or as needed to provide the Services. You may ask us to delete your Norma account by contacting support@normahealth.com.

Important: Deleting your Norma account does not always mean we can delete PHI. If we hold PHI on behalf of a healthcare organization, we may be required to keep it, or we may only delete it if the healthcare organization instructs us to.

We may also keep limited records as required by law, to prevent fraud, to keep the Service secure, or to maintain system logs and backups. If we have already de-identified information, we may keep and use it because it can't reasonably be linked back to you.

23. ELECTRONIC COMMUNICATIONS, TRANSACTIONS, AND SIGNATURES

Visiting the Services, sending us emails, and completing online forms constitute electronic communications. You consent to receive electronic communications, and you agree that all agreements, notices, disclosures, and other communications we provide to you electronically, via email and on the Services, satisfy any legal requirement that such communication be in writing.

YOU HEREBY AGREE TO THE USE OF ELECTRONIC SIGNATURES, CONTRACTS, ORDERS, AND OTHER RECORDS, AND TO ELECTRONIC DELIVERY OF NOTICES, POLICIES, AND RECORDS OF TRANSACTIONS INITIATED OR COMPLETED BY US OR VIA THE SERVICES.

24. CALIFORNIA USERS AND RESIDENTS

If any complaint with us is not satisfactorily resolved, you can contact the Complaint Assistance Unit of the Division of Consumer Services of the California Department of Consumer Affairs in writing at 1625 North Market Blvd., Suite N 112, Sacramento, California 95834 or by telephone at (800) 952-5210 or (916) 445-1254.

California Privacy Rights:

California residents have additional rights under the California Consumer Privacy Act (CCPA). Please see our Privacy Policy for details on how to exercise these rights.

25. ACCESSIBILITY AND UNDERSTANDING

We are committed to making our Terms of Service accessible and understandable.

If you have difficulty understanding any part of these terms:

- Contact us at support@normahealth.com and we will provide a verbal explanation
- Ask a family member, caregiver, or trusted advisor to review these terms with you
- Request a large-print version of these terms
- Request an audio recording of these terms

Review Period

We encourage you to take time to read and understand these Terms of Service before using our Services. You are not required to accept immediately, and we recommend discussing these terms with a trusted family member or advisor if you have any questions.

If you have already begun using our Services and wish to stop, you may discontinue use at any time without penalty.

Questions

If you have any questions about these Terms of Service, please contact us before continuing to use the Services. We want you to feel comfortable and informed.

26. MISCELLANEOUS

These Legal Terms and any policies or operating rules posted by us on the Services or in respect to the Services constitute the entire agreement and understanding between you and us. Our failure to exercise or enforce any right or provision of these Legal Terms shall not operate as a waiver of such right or provision.

These Legal Terms operate to the fullest extent permissible by law. We may assign any or all of our rights and obligations to others at any time. We shall not be responsible or liable for any loss, damage, delay, or failure to act caused by any cause beyond our reasonable control.

If any provision or part of a provision of these Legal Terms is determined to be unlawful, void, or unenforceable, that provision or part of the provision is deemed severable from these Legal Terms and does not affect the validity and enforceability of any remaining provisions.

There is no joint venture, partnership, employment or agency relationship created between you and us as a result of these Legal Terms or use of the Services. You agree that these Legal Terms will not be construed against us by virtue of having drafted them.

27. CONTACT US

In order to resolve a complaint regarding the Services or to receive further information regarding use of the Services, please contact us at:

Norma Health, LLC (d/b/a Norma Health)

700 River Street, Suite 4105

Austin, TX 78701

United States

Email: support@normahealth.com

Phone: (737) 421-0135

Hours: Monday–Friday, 9:00 AM – 5:00 PM CT

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