

CODE OF CONDUCT



Why it matters

— A LETTER FROM OUR CORPORATE COMPLIANCE AND ETHICS OFFICER —

COMPLIANCE AND ETHICS – WHY THEY MATTER

Dear Employee,

At LifeWise we are unwavering in our commitment to comply with the highest standards of ethical behavior. We do so because every decision we make has a direct impact on our customers, the providers we partner with, the employees we work with, and the communities we serve. People rely upon us during many of the most important times in their lives. Our expectation is that all employees conduct themselves with the highest standards of integrity and ethics.

Being a part of an ethical organization with an inclusive workplace that embraces mutual understanding and respect makes me proud. The LifeWise Code of Conduct reflects these commitments. We hold ourselves to the standards set forth within it. I encourage you to spend time reading and understanding it. Discuss its meaning with your colleagues.

Doing the right thing and maintaining a culture of ethics and compliance is often difficult. It requires us to work together to hold ourselves accountable. If you see something that concerns you, I encourage you to speak up. Talk to your leader or reach out to our Compliance and Ethics team. You can also reach out to me directly.

Although our Code of Conduct applies to our employees, we publish it on our website and make it available publicly. We want our customers, provider partners, regulators, lawmakers, and fellow members of our community to know the commitments that we are making. By being an ethical company, we make health care work better and earn their trust.

Thank you for your commitment to maintaining our culture of ethics and compliance, and for your service to our customers and community.

Sincerely,

Sven Peterson

Corporate Compliance and Ethics Officer

Vice President of Ethics, Compliance and Regulatory Services



Sven Peterson

Corporate Compliance and Ethics Officer, and VP of Compliance, Ethics and Regulatory Services

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Purpose and values



Purpose and values

Our purpose

Improve customers' lives by making healthcare work better. How do we do this? By applying our values to the work we do—every single day. These values offer a roadmap for how we conduct business, treat each other, and treat our customers. Our Code of Conduct outlines how we use our values to make decisions and work with each other internally. It also governs how we treat those we serve. This includes customers, providers, third parties, regulators, and the employers that use our services. Our commitment to Do the Right Thing runs deep. It serves as a cornerstone of our Compliance and Ethics Program. We pledge to always conduct ourselves legally, ethically, and with unwavering integrity. We endeavor to build trust in every relationship we forge and each life we touch.

We do this in a way that promotes belonging through **Diversity, Equity, and Inclusion**.

Our values

Do the Right Thing

Identify with the Customer

Act with Urgency

Be Excellent

Challenge Convention

Work Together

To ensure our continued success, we must focus on **how** we achieve our business objectives. This means looking beyond our short-term goals. So, LifeWise has established core values to guide how we work. This builds trust in our relationships with customers, providers, third parties, and regulators. We expect all LifeWise employees to exhibit these shared values as we perform our work every day. This extends to all people authorized to act on the company's behalf.

Do the Right Thing. Simple words that are the foundation for LifeWise's Compliance & Ethics Program. This Code of Conduct (the Code) models our commitment to doing the right thing. It also shows our focus on always conducting business legally and ethically. As we work together to make healthcare work better, we turn to the Code as our formal declaration. **We commit to always and enthusiastically Do the Right Thing.** This is our duty to our Board of Directors, external committee members, customers, constituents, and employees.

OUR CUSTOMERS WILL SAY:

You take great care of me and make it simple and easy.

Our responsibilities



Our responsibilities

We're committed to upholding the principles outlined in our Code of Conduct. We also uphold our corporate and departmental policies and the laws that govern us. By following these principles, we safeguard our own integrity. We also nurture a culture of trust and accountability within LifeWise.

We recognize that speaking up is an act of courage and responsibility. So, we encourage every employee to report any suspected violations. They may report to their manager, Regulatory Compliance & Ethics, or the Employee Experience departments. Employees can also use the C&E hotline. Voicing concerns can be challenging. That's why we provide the Compliance & Ethics Hotline. It's a confidential reporting system managed by a trusted third party. LifeWise does not tolerate retaliation or intimidation. We protect those who act in good faith or take part in an investigation.

We expect employees to do the following:

- Let ethics guide all business decisions. We never compromise our integrity or ask others to commit unethical or illegal acts.
- Be informed of laws, regulations, and policies. We all have a duty to comply with applicable laws.
- When in doubt, ask! Employees should promptly discuss ethical or compliance concerns or questions. They can do this with their manager, Regulatory Compliance & Ethics, or their HR business partner. We encourage questions and concerns.

Together we can navigate ethical decision-making to always Do the Right Thing.

Q: I am new in my role, and it is unclear whether a process I am responsible for is compliant with various requirements. What can I do about it?

A: Talk to your manager. If you are not comfortable doing that, talk to the next level of management, contact Regulatory Compliance & Ethics or Employee Experience. Another option available to you is to use the Compliance & Ethics Hotline. Open discussions of ethics strengthen our culture at LifeWise.



Our responsibilities

Leader responsibilities

Our leaders play an important role in fostering our culture of ethics and compliance. Leaders ensure their teams uphold the principals outlined in the Code of Conduct. They serve as role models of appropriate behavior and set a good example.

We expect leaders to follow these guidelines:

- Embrace our Code and make sure employees understand the behaviors expected of them.
- Create a positive environment. Employees should feel comfortable raising concerns or challenging questionable conduct. When an employee raises a concern, ensure that it is investigated. If you're unsure about what to do, reach out to Regulatory Compliance & Ethics or Employee Experience for help.
- Be transparent. Never disregard ethical standards to achieve any business objective or personal goal.
- Recognize and reward employees whose behavior demonstrates our values. This creates a ripple effect that inspires others to follow suit.
- Immediately report known or suspected non-compliance, fraud, waste, and abuse (FWA), or Code violations.
- Model behaviors. This means that we show personal accountability and ensure our own actions align with LifeWise's values and ethical standards.
- Follow our non-retaliation policy. Periodically remind employees about this policy. Reinforce our values and encourage employees to speak up when they suspect something is wrong.
- Ensure their teams complete all mandatory trainings, required disclosures, and certifications in a timely manner.
- Monitor the business partners, contractors, and contingent workers they engage with. Ensure their conduct is consistent with our Code.

Our pledge to respond

If you know or suspect an incident of non-compliance, fraud, waste, and abuse (FWA), or a Code violation, report it immediately. Don't ignore the issue, wait to confirm, or consult a coworker.

The Regulatory Compliance & Ethics department reviews and investigates reported potential Code violations. We partner with Employee Experience. They review and consider all relevant information. They may involve other departments if necessary.

The Corporate Compliance & Ethics Officer directs the investigation. They report the results to the Audit and Compliance Committee of the Board of Directors, or the full Board of Directors. They also report Code violations to appropriate regulatory agencies or business partners. This includes violations of law, regulation, and applicable government contracts.

Compliance with the law

“Our deeply rooted commitment to Doing the Right Thing and Being Operationally Excellent is essential to maintaining a strong reputation with our customers and our regulators.”

– Kittie Cramer, EVP, Chief Legal & Risk Officer



Compliance with the law

All LifeWise employees must know and understand the laws that affect their business area. Failure to follow a law could result in fines and penalties for LifeWise. It can also damage the trust we've worked so hard to build over time. Employees who do not follow applicable laws and regulations could be subject to corrective action. This could include job loss and criminal charges or prosecution.

Reporting fraud committed against LifeWise

Each employee plays a crucial role in preventing, detecting, and reporting non-compliance, and possible fraud, waste, and abuse (FWA). If you suspect fraudulent activity, report it to the Special Investigations Unit (SIU) or Internal Audit Department. They will investigate the matter. If funds are missing, LifeWise will attempt to recover them and contact the proper authorities.

See **Appendix A** for links to laws that apply to fraud, waste and abuse. We all have a duty to follow these laws. Review **Appendix B** for the Definitions and Key Indicators of potential FWA for customers, providers, pharmacies, wholesalers, manufacturers, plan sponsors, producers, and employees.

Together we form a collective that safeguards LifeWise's resources and reputation. We also reinforce our commitment to ethical conduct.

To report suspected FWA events and activities related to external parties

(such as a provider, pharmacy, or member), complete the Referral for Potential Fraud form and email it to Stop Fraud or call the Anti-Fraud Hotline.

To report potential fraud by a LifeWise employee, contact the Internal Audit Department or call the Compliance & Ethics Hotline to report anonymously.

Management-level employees who are informed, or otherwise become aware, of suspected internal fraud must immediately report the suspected internal fraud to Internal Audit.

Q: How can I learn what laws and regulations apply to my area?

A: Be familiar with the corporate and departmental policies that are applicable to your job function. All corporate policies can be found on the Corporate Policies internal website. Individual departments are responsible for creating, maintaining, distributing and sharing departmental policies and changes to employees.

Compliance with the law

Nondiscrimination of services or healthcare benefits

We are committed to a culture of integrity, ethical conduct, and compliance with all state and federal laws and applicable regulations. We stand firmly against any form of discrimination. We will not discriminate based on race, color, ethnicity, national origin, sex, gender identity or expression, marital status, age, sexual orientation, disability, language fluency, religion, genetic information, veteran status, or other protected categories under federal, state, or local law.

Through awareness and understanding, we create a work culture where everyone is valued, respected, and treated fairly. Each of us can contribute our unique perspective and talent. Together we foster an atmosphere of trust, collaboration, and mutual respect. This ensures that LifeWise is an inclusive and welcoming place for all.

Doing business with the government

LifeWise recognizes the importance of its partnerships with federal, state, and local governments. Doing business with the government means we have to strictly follow special laws and regulations. The consequences for violating these legal requirements can be severe.

It's vital to understand how we work with the government. Refer to [Appendix A](#) for a list of the major federal laws that apply to LifeWise based on the federal programs in which we participate. These guidelines help us navigate our specific requirements and obligations.

Offering gifts or business courtesies to government employees

LifeWise employees are forbidden from offering any money, gifts, services, or entertainment to government employees. Contact Regulatory Compliance & Ethics with any question about these requirements.

Q: I work in Claims and have been working very closely with someone from Centers for Medicare & Medicaid Services (CMS). She has been very helpful in explaining how we need to handle secondary payments. Can I send her a small gift to thank her?

A: No, you can't send anything of monetary value to a government employee. Sending a nice thank you card or email would be appropriate.

Compliance with the law

Being excluded from government programs

Some LifeWise employees may not be able to work with government programs, such as Medicare Advantage. Any employee who has been debarred, excluded, or suspended from working with any governmental agency must immediately notify Regulatory Compliance & Ethics.

This is important since Medicare and other federal healthcare programs will delay payment for services performed or ordered by anyone who has been excluded from working with any government agency. We regularly review published information for excluded individuals and entities. Anyone on the list that is employed or retained by LifeWise is notified and given the opportunity to provide proof that they are not excluded. Exceptions may be made for sanctioned providers if they do not participate in a federal or federally funded healthcare program.

Employing government personnel

Former government employees may be restricted in the type of employment they can accept. These rules depend on the agency involved, the type of position that was held, and the potential position at LifeWise.

Before interviewing or making a job offer to a former or current government employee, work with Employee Experience to determine if their previous government employment could be a conflict of interest. See Hiring Current or Former Government Employees policy.

Preparing and submitting accurate reports

Federal and state healthcare programs have strict reporting requirements. All proposals, budgets, financial data, and reports created as part of these programs must be accurate, complete, and subject to appropriate management review. Supporting records must be retained in accordance with our record retention requirements. Anyone submitting false data to the government could face severe sanctions.

These requirements also apply to time reporting and expense reports. Specific rules cover what costs may be charged and how they can be allocated. Any costs charged to the government must be accurate and appropriately supported.

By following these reporting guidelines, we commit to maintaining integrity and accountability.

Q: I work in Finance and am responsible for preparing a regulatory filing every month. We recently changed systems and I'm concerned the data is incomplete. What should I do?

A: Discuss the situation with your manager. If there are differences between what you used to report and what you are currently reporting, there could be data that wasn't accurately converted. This needs to be resolved immediately, and any past reports with inaccurate data should be resubmitted. Contact Regulatory Compliance & Ethics for additional guidance.

Compliance with the law

Government requests for information

We take a cooperative approach when we receive reasonable requests from federal, state, and local authorities for information. For example, LifeWise may be asked for protected personal information (PPI) that is protected by federal and state privacy laws. In this case, we would be required to ensure that the agency is allowed to receive PPI. If possible, we may request special protection for the PPI.

Anyone who receives a request for information, either on our campuses or outside the workplace, must contact Regulatory Compliance & Ethics to help respond appropriately. Anyone who receives a request for employment information for a current or former LifeWise employee must contact Employee Experience. Communication with these departments helps us handle these requests correctly.

Medicare Advantage requirements and responsibilities

Employees and Board Members must complete Medicare Advantage compliance, fraud, waste, and abuse (FWA), and job-specific compliance training and education. We all have a duty to comply with the legal requirements of the Medicare Advantage program. By participating in Medicare Advantage, LifeWise is considered a federal contractor. That means we have other compliance requirements under the Office of Federal Contractor Compliance Program (OFCCP).

Fair competition

We are committed to following federal antitrust and state fair competition laws. We are forbidden from doing the following:

- Discussing pricing, bids, discounts, promotions, and costs with competitors.
- Making agreements with competitors to allocate customers or divide markets (territories).
- Discriminating for or against customers on any basis other than underwriting criteria.
- Making false or deceptive statements about our products or services.

Before considering any type of arrangement with competitors, consult with Legal or Enterprise Vendor Management and Contracting.



Jennifer Badgley
Medicare Advantage
Compliance Officer

Compliance with the law

Political activity, lobbying, and contributions

As residents of this country, we enjoy the privilege of engaging in the political process. We encourage everyone to be active in this process, but all political activity must be conducted outside of working hours and away from our campuses.

All political activity and political contributions on behalf of LifeWise must be coordinated through Congressional and Legislative Affairs. Unless it is a LifeWise-sponsored activity, employees must not act in the following ways:

- Represent or appear to represent LifeWise if they are not approved to do so.
- Seek payment or reimbursement of campaign contributions or fundraising costs.
- Use LifeWise property or employees for campaign activity. Examples include using our equipment to send invitations for fundraising events or assisting in a campaign during work hours.

All lobbying on behalf of LifeWise must be coordinated through Congressional and Legislative Affairs. Unless approved by the vice president of congressional and legislative affairs, employees must not do these things:

- Contact government officials about LifeWise's position on legislation, regulations, or other policies.
- Represent or negotiate LifeWise's position on developing legislative language to industry colleagues, trade associations, or other interested parties.

Media relations

Our reputation is one of our most valuable assets. To protect it, Corporate Communications oversees all contact with the media. If someone from a media organization contacts you seeking LifeWise's position on an issue, policies, or practices, do not make any comments. Refer them to Corporate Communications. All news releases concerning LifeWise must be approved by Corporate Communications. For more information about interacting with the media, contact Corporate Communications.

Trademark and brand usage

Third parties have an interest in leveraging their relationship with LifeWise and will occasionally ask for endorsements or permissions to use our trade names and logos. We have strict guidelines on these actions and any requests from third parties must be reviewed and approved by our Brand Creative and Legal departments in advance of any such use.

Q: Someone who said they are from the Office of the Insurance Commissioner (OIC) called me at work today and asked a bunch of questions about one of our new products. I didn't know who it was so I told them I'd have to call them back. Was that okay?

A: Yes, that was the appropriate action to take. Whenever you receive a request from someone stating that they are from a state or federal insurance department, you must refer the call to Regulatory Compliance & Ethics unless you have been authorized to answer inquiries previously. Please contact Legal or Regulatory Compliance & Ethics for additional assistance.

Protecting our data

“Privacy is about trust. If we don’t protect our customers’ most valuable information, we won’t have their trust or their business.”

– Chris Brandt, Privacy Official



Protecting our data

Accuracy of records

LifeWise expects all records to be properly recorded and authorized by management. For example, making records appear as though payments were made to one person when, in fact, they were made to another, or submitting expense reports that do not accurately reflect the true nature of an expense, is not allowed.

Providing false information, verbally or in writing, is also prohibited. This includes intentionally misrepresenting facts during investigations, audits, process reviews, and any other fact-finding efforts taken on behalf of LifeWise or any regulators examining LifeWise. As with everything else we do, record keeping must be driven by honesty, authenticity, and integrity.

Electronic communications

LifeWise provides email, chat, and video conferencing software for business purposes. All use must follow corporate and departmental policies. We reserve the right to monitor and disclose the contents of electronic media and communications, where permitted by law.

We must not use LifeWise resources to send offensive communications. This includes jokes or graphics that would violate our policies regarding unlawful retaliation, harassment, and discrimination. We should treat others as they want to be treated. Conduct all communications in a professional and respectful manner.

Using company assets

Part of delivering excellent service means using LifeWise's assets in the way they are intended to be used. These assets include, but are not limited to the following:

- Equipment
- Company property and buildings
- Corporate funds
- Office supplies
- Employees' work time
- Business strategies and plans
- Financial data, records, and work files
- Other confidential information about our business and our customers

We must not use our assets for personal gain or for the benefit of others. Because such assets belong to LifeWise, they should not be transferred to others outside the course of normal business. For more information, see our Company Access to Information and Property Policy.

Q: What should I do if I suspect my manager is using company funds for personal use?

A: Employees with a reasonable belief that internal fraud has occurred have a responsibility to report such incidents to the Internal Audit Department. LifeWise prohibits employees from engaging in retaliation, retribution, or any form of harassment against an employee for reporting fraud-related issues or concerns in good faith, or for cooperating with an investigation.

Protecting our data

LifeWise, like other healthcare organizations, is frequently targeted by attackers who want to steal data or disrupt our operations. To protect our members' sensitive information and ensure that we can provide uninterrupted service, it's important that all employees follow our cybersecurity policies, which include the following:

- Access Permissions
- Computer, Network, and Telephone Usage
- Computer Passwords
- Cybersecurity Incident Response
- Device and Media Controls
- Email and Other Electronic Communications
- Cryptography



Protecting our data

LifeWise's confidential information

Much of what we handle as employees is confidential and subject to government regulations. Private information includes LifeWise customer information and any information about our business, our employees, or any third party doing business with LifeWise that is not generally available to the public.

Confidentiality is key to how we conduct business. Improper use or disclosure of this information could cause harm to the company. We all need to actively protect LifeWise's confidential information. **Do the Right Thing** continues even after an employee leaves LifeWise.

Examples of LifeWise's confidential information include, but are not limited to:

- Protected personal information (PPI), which includes protected health information (PHI)
- Financial data
- Internal systems data
- Pricing or product information
- Sales and marketing figures
- Underwriting information
- Lists of customer groups or individuals
- Changes in management or policies
- Provider reimbursement or contracting information
- Information about LifeWise's relationships with government and regulatory agencies, as well as public and private organizations
- Plans for improving any of our products or services
- Confidential customer information
- Vendor contracts, terms, and pricing

LifeWise's trade secrets

Some employees will have access to trade secrets. It's important that these not be shared. The Washington Uniform Trade Secrets Act (WUTSA), located at Chapter 108 of Title 19 of the Revised Code of Washington, protects our company's trade secrets. This includes an employee's work on confidential projects and business strategies for LifeWise. The WUTSA prohibits employees from disclosing not only written or electronic documents, but also information recreated from memory. Employees' must continue to protect LifeWise's trade secrets even after they stop working with LifeWise.

Q: Is it okay to share LifeWise information with my sister who works at Kaiser Permanente and could use the help to do her job?

A: No, you must not use or share such information for any purpose other than to perform your job functions. You should take necessary precautions to prevent the unplanned disclosure of confidential information to others.

Please note, if a family member works for a competitor or supplier, including any provider of medical services, or is employed by a governmental agency that may interact with LifeWise, it must be fully disclosed to Regulatory Compliance & Ethics.

Protecting our data

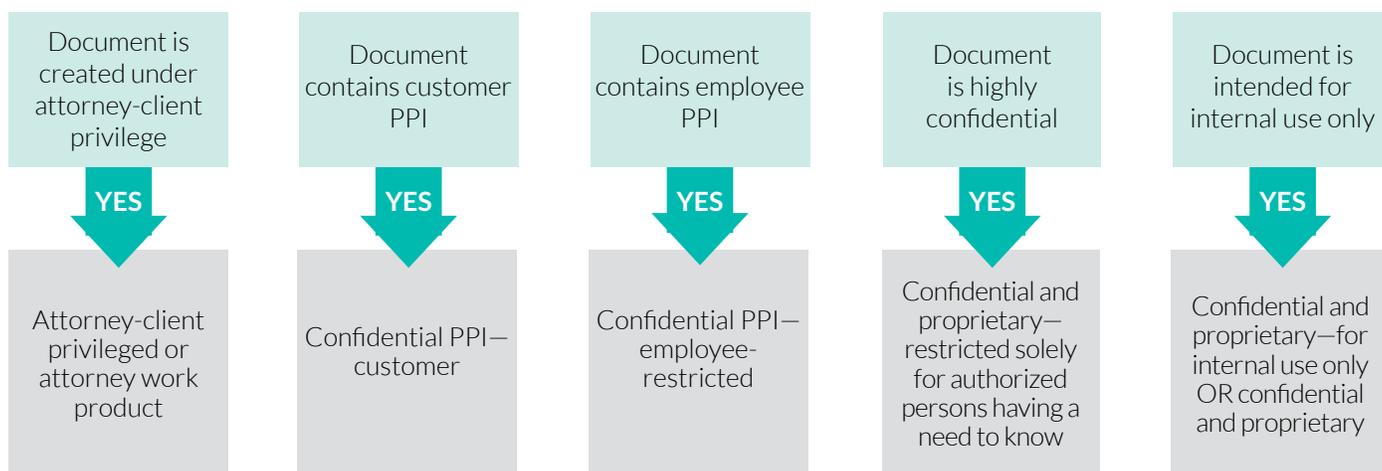
Protecting PPI and confidential information

Employees need to safeguard the confidential and protected personal information (PPI) of our members. This requires constant care and vigilance. It's something that we take seriously. For example, we should always be careful to avoid discussing matters related to work being done at LifeWise in public places and even in the common areas within our buildings. We must make sure that discussions involving member PPI or confidential information only occur around employees authorized to have access to such information and who need to know the information to carry out their duties for LifeWise.



Marking documents

One way to protect confidential information is to ensure it is properly marked. The chart below contains basic information about marking documents. For additional information, please see our Marking Guidelines.



If content is intended for public viewing, ensure it contains appropriate LifeWise branding.

Retention of records

Laws and regulations govern the length of time we must retain company records. If LifeWise is involved in a lawsuit or a government investigation or audit, related records must not be destroyed until the matter is closed. Destroying or changing documents related to a legal or regulatory matter is forbidden.

Before destroying any records, refer to the Records Management policy. Employees can also consult with their records coordinator or visit the Data Governance site.

Protecting our data

Employees' confidential information

Just as we take the confidentiality of customer information seriously, we do the same for our employees. We take necessary steps to prevent the accidental disclosure of employee information to others. Private employee information includes, but is not limited to these examples:

- Medical or claims information
- Social Security and bank account information
- Wage and salary information
- Performance information
- Reasons for termination of employment
- Demographic Information such as age and address
- Other personal information

Only people who are authorized to process employee claims should have access to a limited subset of employee data to perform their duties. Employees may not have access to their data or their family members' data. Employees may not review the data of a family member or even their own data as part of their work. If such information is needed, it must be accessed only through the member portal on the LifeWise member website. Anyone who has access to employee data without being on the authorized list of users should email the Group 14-16 mailbox immediately. Employees with past access who no longer need access to this data should have their manager submit a ServiceNow ticket to remove access.

Confidential information of third parties

Protecting confidential information about our third-party partners is just as important as what we do for our members and employees. These partners include suppliers and vendors. We protect this type of information, including trade secrets, for our third-party vendors.

For example, laws prohibit employees' unauthorized disclosure or use of another company's trade secrets. Employees should also honor any contractual commitments they may be subject to that prohibit disclosure or use of any former employer's confidential or proprietary information.

Protecting our data

Insider trading

Although LifeWise is not a publicly traded company, employees may become aware of non-public or “inside” information about other companies that may affect an investor’s decision to buy or sell investments. Employees who become aware of such information may not use it to buy or sell securities of that company and may not share that information with others.

Customer privacy

We follow federal and state privacy laws, including the Health Insurance Portability and Accountability Act of 1996 (HIPAA). This law protects the financial and health information of our members. We use the following privacy principles to guide our actions:

Customers – Customers should enjoy the full array of privacy protections afforded to them by law and routinely granted by their providers. This is a values-based approach focused on our primary core value: Do the Right Thing.

Employers – Employers that contract with LifeWise are not allowed to view all the health data of their employees. We will provide the level of employee health information to employers and producers (also known as brokers or agents) based on the specific employer contract. Refer questions to the Privacy Program staff.

We create, collect, receive, maintain, transmit, use, and disclose protected personal information (PPI), such as name, date of birth, address, and claim information, to pay claims and otherwise serve our customers. We work diligently to comply with federal and state privacy laws that govern the ways we handle our customers’ PPI. Before handling this type of information, employees should discuss it with their department’s privacy liaison or LifeWise’s Privacy Program staff.

Where appropriate, we use technical and/or physical security safeguards, such as encrypted email, badges to enter our buildings, and security guards, to ensure our privacy policies are followed.

Q: Whom can I contact with Privacy questions?

A: Your manager, your department Privacy Liaison.

Q: Whom can I contact with security questions?

A: You can email Information Security Awareness to reach the Cybersecurity department.

Q: Someone walked in the door behind me without “badging” in. Is that okay?

A: No, you should question the presence of the individual. Report the incident to Security immediately.

Protecting our data

Employee privacy

LifeWise maintains a culture of the highest ethical standards to protect the privacy and security of our technology resources. We expect company resources to be used in ways that are consistent with our business interests and align with this Code of Conduct.

Employees may have access to LifeWise technology resources to conduct business on behalf of LifeWise and are responsible for following all policies, procedures, and standards. All LifeWise technology resources and the data stored on them are always the property of LifeWise. Anyone with access to LifeWise technology resources should not expect privacy when using company equipment. It's also important to know that any activity using LifeWise technology resources may be monitored at any time without notice.

Customer security

We are committed to ensuring the security of our facilities and electronic systems to prevent unauthorized access to LifeWise's and our customers' protected personal information (PPI).

We are expected to be aware of and follow established corporate and departmental policies, processes, and procedures that are designed to secure our buildings and electronic systems in compliance with HIPAA security requirements. We are all responsible for maintaining the security of our campuses and buildings.

Social media, cloud storage, file transfer, and artificial intelligence tools

Employees are not allowed to use company assets to access and use social media sites, cloud storage sites, file transfer websites, or AI or machine learning technologies (such as generative AI) that are not approved by LifeWise. Widespread use of such sites in the workplace can lead to increased risk of unauthorized disclosure of PPI, as well as increased risk of a malicious software infection.

Corporate Communications decides who, officially, represents LifeWise and may post information to social media sites about our company and our products. This includes answering questions from customers and other consumers. Employees who do not officially represent LifeWise should ensure that any comments made about LifeWise are clearly labeled as personal comments. Employees who have been approved to access social media sites from LifeWise assets are expected to use their best judgment, just as when using the phone or email. When in doubt, employees should discuss performance expectations with their manager.

Q: If I need to send a file for business purposes that is too big to send via email, what should I do?

A: Never upload PPI or other business information to a file transfer website unless this has been specifically approved. Check with your manager or your department's privacy liaison if you aren't sure. Instead, open a ServiceNow ticket with the Electronic Transmission Center for assistance with other secure options.

Q: Who can I talk to for more information about social media?

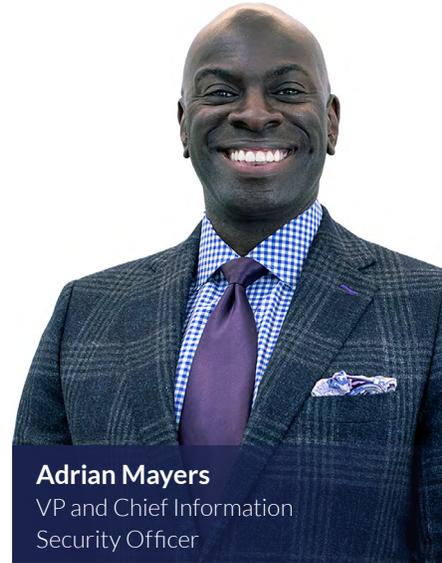
A: You can contact Corporate Communications.

Protecting our data

Using and choosing images

Use good judgment when posting images such as clip art and photographs or including them in emails or other communications. Employees who take photographs in the workplace and share them online should ensure that no work products, including images such as computer screens, team noticeboards, and company documents, are visible. Additionally, no pictures of other employees should be shared without their permission.

Many of our corporate and departmental policies apply to online activities, such as the prohibition on sharing PPI. Specifically, employees must not disclose PPI or any other LifeWise confidential or proprietary information online. Just as PPI may never be sent via email without first being marked “confidential” to encrypt and secure it, PPI may never be sent to either an internal or external recipient via an internet file-transfer cloud service website that is not specifically approved for that purpose by Cybersecurity. Uses or disclosures of PPI that are allowed by corporate and departmental policy, but that are too large to be transferred by confidential email or other secure electronic channels, should be done through the Electronic Transmission Center.



Adrian Mayers
VP and Chief Information
Security Officer

“Our unwavering commitment to understanding and supporting our customers’ needs makes it clear that protecting their personal information is vitally important.”

– Dr. Adrian M. Mayers, Chief Information Security Officer

Conflicts of interest

“When we work together, the whole is greater than the sum of the parts.”

– Dave Braza, EVP, Healthcare Informatics & Chief Actuary



Conflicts of interest

Duty of professional loyalty and conflicts of interest

We value loyalty and are responsible for preventing outside activities, personal interests, and relationships from impacting the decisions we make when performing our duties as employees. All employees and others engaged to perform services on our behalf are expected to be loyal and to avoid conflicts of interest. This means business decisions must be based on the best interests of LifeWise and should not be motivated by personal desires or relationships.

Conflicts of interest can happen if an employee's activities or interests influence or appear to influence their job performance. Many situations can cause a conflict of interest. Conflicts can be difficult to detect and are often judgment calls between what is acceptable and unacceptable. The existence of a potential conflict may not mean the outside activity or relationship must end. In many cases, steps can be taken to prevent the conflict from impacting your work.

Each employee must avoid actual conflicts as well as the appearance of a conflict. Review this Code and related policies to identify possible conflicts. We rely on each employee to disclose any relationships that could be misinterpreted as a conflict. This includes, but is not limited to, relationships with the following entities:

- Customers
- Providers
- Third parties
- Non-employees, which includes contingent workers and outsourced service workers
- Business partners (such as producers (also known as brokers or agents))
- Competitors
- Other employees

Employees with questions about an activity, situation, or relationship that might cause a conflict of interest should discuss it with their manager. If a potential conflict exists, it must be reported to Regulatory Compliance & Ethics. Early reporting allows for timely resolution. Therefore, don't wait until the annual Conflict of Interest process to report. We will work together to develop a plan to address the conflict.

Duty to report and disclose relationships

Conflicts of interest can also exist in relationships between employees. Employees are not allowed to supervise or work for a family member or someone with whom they have a close personal relationship. This could create the perception of favoritism or special treatment. Should a close personal relationship develop after the reporting relationship is formed, discuss this with management and Employee Experience.

Employees whose family member(s) work at LifeWise are required to report family relationships to management and Employee Experience when they change jobs, change job responsibilities, transfer internally, have a change in leadership, or have any change to their employment situation in which their family relationship may create any actual or perceived conflict of interest.

Conflicts of interest

Outside activities

We must also avoid other employment or activities that affect our jobs at LifeWise. This includes anything that could negatively affect the following:

- Work hours, job responsibilities, or quality of work
- Obligations to LifeWise

Employees must disclose to their manager and Regulatory Compliance & Ethics all outside employment.

Medical professionals employed at LifeWise are expected to clearly understand their roles and responsibilities while working on behalf of LifeWise, especially if their work here excludes actions that would normally be taken in a clinical practice. Unless otherwise stated in the scope of work performed for LifeWise, medical professionals at LifeWise are not to treat, prescribe treatment, or render prescriptions to other employees, non-employees, or customers while working on behalf of LifeWise.

Personal financial gain

Employees must not own or have a significant financial interest in a company that does business with or competes with LifeWise. We also should not use our position to influence any decisions we have a vested interest in and should disqualify ourselves from any decisions where we may be directly or indirectly impacted personally. We must avoid activities or actions that might influence or appear to influence our jobs at LifeWise. The chart below contains examples of potential conflicts and what should and shouldn't be disclosed.

SITUATION	NEED TO DISCLOSE?
Applying for a position in Claims and your sister-in-law is one of the team leads	Disclose
Have a second job at Macy's	Disclose
Neighbor works at Regence	Don't Disclose (but don't share confidential and proprietary information)
Significant other is a board member for PalAmerican (third-party physical security)	Disclose
Cousin works at Kaiser Permanente but I never talk to him	Disclose
Best friend works at Providence	Don't Disclose (but don't share confidential and proprietary information)

Corporate opportunities

You must not profit from opportunities that are discovered through your job at LifeWise. This includes the use of LifeWise property or confidential information for personal gain or for competing with LifeWise.

Q: I have a side business that sometimes requires I make personal phone calls during LifeWise work hours. Is that okay as long as my work is getting done?

A: No, you should not be using LifeWise property or your work time at LifeWise for a side business.

Conflicts of interest

Intellectual property

All intellectual property used, created, or developed within the scope of an employee's employment, whether alone, or with other LifeWise employees, continues to belong to LifeWise. This includes, among other things, work-related ideas, concepts, algorithms, innovations, inventions, discoveries, copyright protected works, source code, trade secrets, know-how, and confidential information.

However, employees will retain ownership of intellectual property, including inventions developed entirely on their own time and without use of LifeWise's equipment, supplies, facilities, or trade secret information, unless the invention relates directly to the business of the employer, or to the employer's actual or demonstrably anticipated research or development, or the invention results from any work performed by the employee for LifeWise. See **Appendix C** for links to applicable Washington laws regarding the assignment of employees' rights to invention.

Kickbacks and rebates

Employees and their family members may not receive personal kickbacks or rebates as a result of purchasing or selling goods and services for LifeWise. Kickbacks and rebates can take many forms and are not limited to direct cash payments or credits. Generally, if an employee or family member might gain personally through the transaction, it is prohibited. Such practices are unethical and may be illegal. Contact a manager or Regulatory Compliance & Ethics with questions about a transaction.

Bribery, corruption and improper payments

We do not directly or indirectly solicit, accept, offer, promise, authorize, or give bribes or other improper payment to or from anyone. This includes facilitation payments. No payment or benefits, other than those approved by LifeWise, may be made to customers or prospective customers as an incentive to buy our products. Using LifeWise funds or assets for any unlawful or unethical purpose is prohibited. Remember, Do the Right Thing.

Payments to producers, representatives, and consultants

All agreements with producers, sales representatives, third parties, and non-employees must be in writing and approved by Legal or Enterprise Vendor Management and Contracting. The agreement must clearly and accurately define the services to be performed and the commission or fee involved. Any payments must be reasonable in amount and priced fairly for the value of the services rendered. Refer to our Third Party Code for more information.

Q: I am a database developer and while working on a LifeWise project, I came up with an idea for a new health database that I'd like to sell. Since this is my design, can I do that?

A: No, you cannot sell something you created while employed at LifeWise if it is related to the work you do here.

Q: My brother-in-law owns a restaurant and I often buy gift certificates from him to give to LifeWise employees and clients. In exchange, he sometimes buys me dinner. Is this okay?

A: No, a kickback is anything received from a third party for sending business their way. This could include gift cards, dinner, or other types of "perks." You should not accept gifts from your brother-in-law, and you should also disclose this relationship on your Conflict of Interest survey.

Conflicts of interest

Gifts and gratuities

Even the mere appearance of impropriety in giving or receiving gifts, entertainment, or things of value can jeopardize the company's interests, and is inconsistent with LifeWise's commitment to the highest level of integrity. Gifts should not be solicited from our customers, third parties, or business partners. Employees may not—under any circumstance—accept gifts of cash from these parties.

Employees and family members may accept unsolicited, non-cash gifts from a third party or business partner, or potential third party or business partner if the gift is small in value. A useful guideline is that gifts under \$75 are normally considered nominal. Regulatory Compliance & Ethics should approve acceptance of all gifts that are not promotional in nature, such as tickets to sporting and entertainment events, gift cards, meal certificates, and bottles of alcohol.

Gifts or entertainment must be provided in an honest and transparent manner. They must be designed to avoid any actual or perceived influence and must be appropriate to the occasion and to the position of the third party and the recipient. Below are some examples of when it is and isn't appropriate to accept gifts from third parties and business partners, or potential third parties and business partners:

USUALLY OKAY TO ACCEPT:	USUALLY NOT OKAY TO ACCEPT:
\$200 gift card won during a random drawing at a business conference	Cash for dinner
\$75 ticket to a sporting event	\$100 ticket to a sporting event
\$10 Starbucks gift card from a third party	\$10 Starbucks gift card from a government employee
Birthday gift from your mother who is a contracted provider	\$100 bottle of wine
Dinner at a business conference	Travel expenses to the business conference
Lunch with a non-employee worker to discuss service levels	Lunch for you and your spouse without the third party

Leaders should use appropriate judgment when providing rewards or recognition to their team. Recognition may be demonstrated by providing some forms of entertainment or gifts, which must be professional and of appropriate value for the situation. If alcohol is provided, consideration should be given to whether the participants are comfortable with this type of reward. When providing alcohol at a LifeWise event, please refer to the Alcohol, Drug, and Substance Use policy and Limited Alcohol Use Guidelines.

Additionally, any event where LifeWise employees or customers are present, whether organized or casually arranged, must demonstrate inclusivity to all employees regardless of race, color, ethnicity, national origin, sex, gender identity and expression, marital status, age, sexual orientation, disability, language fluency, religion, genetic information, and veteran status.

Q: A third party I work with offered me two tickets to a sporting event. Can I accept these?

A: It depends. First find out how much the tickets cost. If each ticket is \$50, then you could accept one, but not both. Generally, you can accept a non-cash gift if the value of the gift is under \$75 and is not intended to influence you.

Conflicts of interest

Entertainment

Gifts, entertainment, and other things of value are often intended to build relationships. However, gifts and entertainment that appear to compromise an employee's ability to make fair business decisions create ethical issues. Employees may offer or accept entertainment from a LifeWise third party or business partner. For example, it's okay to accept an invitation to dinner or to join a third party or business partner at a sporting event. We generally are allowed to attend such events with existing vendors and partners, but not with potential companies trying to win our business. If the entertainment is primarily intended to gain favor, it is not allowed. For example, accepting a gift of entertainment tickets to enjoy on one's own, without the company of a third party or business partner, is not allowed. Before accepting or offering entertainment, employees should obtain their manager's approval. Managers should contact Regulatory Compliance & Ethics with any questions about the appropriateness of the entertainment. When accepting or providing offers of entertainment on behalf of LifeWise, **all employees are expected to model appropriate behavior and Do the Right Thing.**



Workplace conduct

“Our purpose comes to life by living our values.”

– Cecily Hall, EVP, Employee Experience



Workplace conduct

Workplace conduct and employment practices

LifeWise's Employee Experience department is responsible for overseeing LifeWise's procedures for the hiring, promotion, compensation, corrective action, and employment termination of employees. It is your responsibility to read, understand, and comply with Employee Experience's established policies and guidelines. For more guidance, consult with your manager, your Employee Experience representative, or the policies and guidelines issued by Employee Experience.

Safety, health, and environment

We are committed to providing a safe and healthy workplace for employees and for visitors to our campuses. We are equally committed to minimizing the environmental impact of our operations. These commitments can only be met through awareness and cooperation. Each of us is responsible for helping to maintain a safe and healthy work environment.

Visit the Real Estate & Facilities internal website for additional information on how to request maintenance and/or repairs, and to report safety and security issues. Visit the Worker's Compensation internal website for more information on what to do in case of a workplace incident.

Q: A co-worker just emailed me an inappropriate joke. What should I do?

A: Let the employee know it made you feel uncomfortable, or talk to your manager.

Q: Susie is always telling jokes about religion and I don't like it, but what can I do?

A: Let Susie know that it is not appropriate to tell jokes about religion. If you are not comfortable doing that, talk to your manager, contact Regulatory Compliance & Ethics or Employee Experience, or call the Compliance & Ethics Hotline.

Q: I just hurt myself; should I tell someone?

A: Tell your manager or a member of LifeWise's Safety Committee. You also need to complete an Incident Report Form, which can be found on the Worker's Compensation internal website.

Reporting suspected noncompliance

“Our Regulatory Compliance & Ethics team is your partner. Please contact us with anything you want to discuss. We’d love to hear from you!”

— Sven Peterson, Corporate Compliance and Ethics Officer



Reporting suspected noncompliance

Reporting violations and seeking guidance

We all must work together to help protect LifeWise from actions that could harm our operations, reputation, or future growth. All employees are therefore expected to report actual or suspected violations involving the following:

- This Code of Conduct
- Corporate and departmental policies
- Laws or regulations
- Third-party Codes of Conduct

Any employee who suspects violations should talk to a manager, Regulatory Compliance & Ethics, or Employee Experience. We value the right for employees to remain anonymous. Employees are encouraged to contact the Compliance & Ethics Hotline, our third-party-managed hotline, or MyComplianceReport.com, 24 hours a day, 7 days a week. Reports may be made anonymously and confidentially, if desired. Confidentiality is maintained to the extent permissible by law and deemed appropriate for the situation. Remember, we have a policy that prohibits retaliation and intimidation for a good faith report.

Anyone choosing to report anonymously should include as many details as possible. We may not be able to complete our investigation if we do not have adequate information. Also, check back frequently to ensure additional information is not needed.

Managers who receive a possible violation report from an employee must have it investigated. Managers who do not feel they have the expertise to research and resolve the issue should contact Regulatory Compliance & Ethics or Employee Experience. Each incident must be thoroughly investigated, and corrective actions must be taken if necessary.

Conducting investigations

When an incident is reported, it may be investigated by Regulatory Compliance & Ethics, Employee Experience, Internal Audit, Legal, Privacy, or the Special Investigations Unit.

Investigation details and identities are confidential to the extent permissible by law and deemed appropriate for the situation.

Reporting suspected noncompliance

Corrective action

When a reported violation is confirmed, we will implement corrective action.

Please note that if an incident is reported, the person who reported it may not be informed of the outcome. This is to protect the confidentiality of those involved in the investigation.

We take our Code of Conduct seriously. Violations of the Code or our policies may be grounds for corrective action, up to and including termination of employment.

Examples of when corrective actions may be taken include:

- Participation in or authorization of actions that violate this Code
- Failure to report a violation
- Refusal to cooperate in an investigation, providing false or misleading information, or withholding information that may be deemed pertinent to the investigation
- Failure of a manager to detect and report a violation, if the failure reflects grossly inadequate supervision
- Retaliation and/or intimidation against an employee who reports a potential violation or participates in an investigation in good faith

Employees are encouraged to self-report a violation, which will be considered when determining corrective action. Intentional cover-up of violations is prohibited.

Q: I saw something that I think is against corporate or departmental policy, but I'm not sure of all the facts. I don't want to report something inaccurately and get someone in trouble. What should I do?

A: You can discuss the situation with your manager, Employee Experience, Regulatory Compliance & Ethics, or you can report anonymously using the Compliance & Ethics Hotline. If you choose to report anonymously, please check back frequently to ensure additional information is not needed.

Q: A while back, I reported something through the hotline and nothing happened. Why should I bother to report things in the future?

A: All items reported via the Compliance & Ethics Hotline, or directly to Employee Experience or Regulatory Compliance & Ethics, are thoroughly investigated. There are several reasons it may appear that nothing happened: 1) not enough details were submitted for a thorough investigation; 2) no wrongdoing was discovered after the investigation was complete; or 3) corrective action occurred but was not publicized to protect those involved. If you feel the situation was not addressed, report it again and include as many specific details as possible.

Appendix A

Major federal laws regarding federal and federal-supported healthcare programs applicable to LifeWise

Anti-Kickback Statute – 42 United States Code (U.S.C.), Sec. 1320a-7b(b) and Safe Harbor regulations – 42 CFR, Sec. 1001.952; for more information, visit <https://oig.hhs.gov/compliance/safe-harbor-regulations>.

Civil Monetary Penalties (CMPs) – 42 U.S.C., Sec. 1320a-7a.

Criminal Health Care Fraud Statute – 18 U.S.C., Sec. 1347.

Employee Retirement Income Security Act of 1974 (P.L. 93-406).

Exclusions – 42 U.S.C., Sec. 1320a-7; 42 U.S.C., Sec. 1395(e)(1) and Sec. 1395w-27(g)(1)(G); 42 CFR, Sec. 1001.1901.

False Claims Act (FCA) – 31 U.S.C., Sec. 3729-3733 and 18 U.S.C., Sec. 287; for more information, visit <https://oig.hhs.gov/fraud>.

HIPAA – Act of 1996 (P.L. 104-191); 45 CFR Part 160 and Part 164, Subparts A and E.

Internal Revenue Code of 1986.

Patient Protection and Affordable Care Act (P.L. 111-148) including the amendments made by the Health Care and Education Reconciliation Act of 2010 (P.L. 111-152).

Physician Self-Referral Law (Stark Law) – 42 U.S.C., Sec. 1395nn; for more information, visit www.cms.gov/Medicare/Fraud-and-Abuse/PhysicianSelfReferral on the CMS website.

Public Health Service Act (P.L. 78-410).

Social Security Act – Title XVIII.

Appendix B

Definitions and key indicators of potential fraud, waste and abuse (FWA)

Potential fraud, waste, and abuse (FWA) events and activities related to external parties:

- **Fraud** – Intentionally submitting false information in order to get money or a benefit.
- **Waste and Abuse** – Requesting payment for items and services when there is no legal entitlement to payment. Unlike fraud, the provider might not have knowingly and/or intentionally misrepresented facts to obtain payment.

Beneficiary:

- Does the prescription look altered or possibly forged?
- Have you filled numerous identical prescriptions for this beneficiary, possibly from different doctors?
- Is the person receiving the service or picking up the prescription the actual beneficiary (identity theft)?
- Is the prescription appropriate based on the beneficiary's other prescriptions?
- Does the beneficiary's medical history support the services being requested?

Provider:

- Does the provider write for diverse drugs or primarily only for controlled substances?
- Are the provider's prescriptions appropriate for the member's health condition (medically necessary)?
- Is the provider writing for a higher quantity than medically necessary for the condition?
- Is the provider performing unnecessary services for the member?
- Is the provider's diagnosis for the member supported in the medical record?
- Does the provider bill the sponsor for services not provided?

Pharmacy:

- Are the dispensed drugs expired, fake, diluted, or illegal?
- Do you see prescriptions being altered (changing quantities or Dispense As Written)?
- Are proper provisions made if the entire prescription cannot be filled (no additional dispensing fees for split prescriptions)?
- Are generics provided when the prescription requires that brand be dispensed?
- Are pharmacy benefit managers (PBMs) being billed for prescriptions that are not filled or picked up?
- Are drugs being diverted (drugs meant for places such as nursing homes or hospice being sent elsewhere)?

Appendix B

Definitions and key indicators of potential fraud, waste and abuse (FWA), continued

Wholesaler:

- Is the wholesaler distributing fake, diluted, expired, or illegally imported drugs?
- Is the wholesaler diverting drugs meant for nursing homes, hospices, and AIDS clinics and then marking up the prices and sending to other smaller wholesalers or to pharmacies?

Manufacturer:

- Does the manufacturer promote off-label drug usage?
- Does the manufacturer provide samples, knowing that the samples will be billed to a federal healthcare program?

Plan sponsor:

- Does the sponsor offer cash inducements for beneficiaries to join the plan?
- Does the sponsor lead the beneficiary to believe that the cost of benefits are one price, when the actual costs are higher?
- Does the sponsor use unlicensed agents?
- Does the sponsor encourage or support inappropriate risk adjustment submissions?

Potential fraudulent activity committed by employees, including officers, and non-employees:

- Assets - means equipment, company property and buildings, inventory, corporate funds, supplies, concepts, business strategies and plans, financial data, records and work files, employees' work time, intellectual property, and other confidential information about the business and our customers.
- Fraud - means the intentional, false representation or concealment of material fact(s) or information.

Examples of fraud and key indicators may include, but are not limited to:

- Forgery or intentional alteration of a check, bank draft, or other financial document belonging to or issued by the company.
- Falsification of time sheets, expense reports, financial or other business reporting documents, or employment records or reports.
- Anomalies in documents and financial statements.
- Unusual situations or reports involving unexpected amounts, frequencies, people, places, and times.
- Misappropriation of funds, securities, supplies or other assets.
- Intentional mishandling or misreporting of money or financial transactions.
- False claims.
- Preparation of intentionally misleading or false financial statements.

Appendix C

Washington revised code § 49.44.140 (requiring assignment of employee's rights to inventions—conditions)

(1) A provision in an employment agreement which provides that an employee shall assign or offer to assign any of the employee's rights in an invention to the employer does not apply to an invention for which no equipment, supplies, facilities, or trade secret information of the employer was used and which was developed entirely on the employee's own time, unless (a) the invention relates (i) directly to the business of the employer, or (ii) to the employer's actual or demonstrably anticipated research or development, or (b) the invention results from any work performed by the employee for the employer. Any provision which purports to apply to such an invention is to that extent against the public policy of this state and is to that extent void and unenforceable.

(2) An employer shall not require a provision made void and unenforceable by subsection (1) of this section as a condition of employment or continuing employment.

(3) If an employment agreement entered into after September 1, 1979, contains a provision requiring the employee to assign any of the employee's rights in any invention to the employer, the employer must also, at the time the agreement is made, provide a written notification to the employee that the agreement does not apply to an invention for which no equipment, supplies, facility, or trade secret information of the employer was used and which was developed entirely on the employee's own time, unless (a) the invention relates (i) directly to the business of the employer, or (ii) to the employer's actual or demonstrably anticipated research or development, or (b) the invention results from any work performed by the employee for the employer.



Discrimination is Against the Law

LifeWise Assurance Company (LifeWise) complies with applicable Federal and Washington state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. LifeWise does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. LifeWise provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). LifeWise provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact the Civil Rights Coordinator. If you believe that LifeWise has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-6396, Fax: 425-918-5592, TTY: 711, Email AppealsDepartmentInquiries@LifeWiseHealth.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>. You can also file a civil rights complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint Portal available at <https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status>, or by phone at 800-562-6900, 360-586-0241 (TDD). Complaint forms are available at <https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx>.

Language Assistance

- ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-971-1491 (TTY: 711).
- 注意:** 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 800-971-1491 (TTY: 711)。
- CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-971-1491 (TTY: 711).
- 주의:** 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-971-1491 (TTY: 711) 번으로 전화해 주십시오.
- ВНИМАНИЕ:** Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-971-1491 (телетайп: 711).
- PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 800-971-1491 (TTY: 711).
- УВАГА!** Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 800-971-1491 (телетайп: 711).
- ប្រយ័ត្ន:** បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតល្អល្អ គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ 800-971-1491 (TTY: 711)។
- 注意事項:** 日本語を話される場合、無料の言語支援をご利用いただけます。800-971-1491 (TTY:711) まで、お電話にてご連絡ください。
- ማስታወሻ:** የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያገለግሉት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ 800-971-1491 (መስማት ለተሳናቸው: 711)።
- XIYYEEFFANNAA:** Afaan dubbattu Oroomiffa, tajaajjila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 800-971-1491 (TTY: 711).
- ملحوظة:** إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-971-1491 (رقم هاتف الصم والبكم: 711).
- ਧਿਆਨ ਦਿਓ:** ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 800-971-1491 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।
- ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-971-1491 (TTY: 711).
- ໂປດອຸບ:** ຖ້າວ່າ ທ່ານວ່າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ຄ່າສ່ຽງຄ່າ, ຄວນມີພ້ອມໃຫ້ທ່ານ. ໂທ 800-971-1491 (TTY: 711).
- ATANSYON:** Si w pale Kreyòl Ayisyen, gen sévis èd pou lang ki disponib gratis pou ou. Rele 800-971-1491 (TTY: 711).
- ATTENTION:** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-971-1491 (ATS : 711).
- UWAGA:** Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-971-1491 (TTY: 711).
- ATENÇÃO:** Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-971-1491 (TTY: 711).
- ATTENZIONE:** In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-971-1491 (TTY: 711).
- توجه:** اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 800-971-1491 (TTY: 711) تماس بگیرید.