

BEACON HEALTH NAVIGATION PLLC

Terms of Use

Effective Date: May 6, 2026

74 Harding Ave, Weymouth, MA 02118 | info@beaconhn.com

Please read these Terms of Use ("Terms") carefully before accessing or using the website and services of Beacon Health Navigation PLLC. These Terms constitute a legally binding agreement between you and Beacon Health Navigation PLLC. By using this website or any of the services offered through it, you acknowledge that you have read, understood, and agree to be bound by these Terms in their entirety.

1. ACCEPTANCE OF TERMS

By accessing, browsing, or using the website located at beaconhn.com (the "Website") or any services offered by Beacon Health Navigation PLLC (the "Company," "we," "us," or "our"), you ("User," "you," or "your") agree to be bound by these Terms of Use, as well as all applicable laws and regulations. Your access to and use of the Website constitutes your unconditional acceptance of these Terms.

If you do not agree with any part of these Terms, you must immediately discontinue your use of the Website and any associated services. Your continued use of the Website following the posting of any modifications to these Terms constitutes your acceptance of those modifications.

These Terms apply to all visitors, users, and others who access or use the Website, including those who engage with the Company through consultation requests, contact forms, or any other service offering.

2. DESCRIPTION OF SERVICES

Beacon Health Navigation PLLC provides health navigation services, guidance, and educational resources designed to help individuals understand, access, and navigate the healthcare system. The Company's services are offered through the following channels:

- **Website Content:** Informational materials, articles, guides, and resources published on the Website to assist individuals in understanding the healthcare system.
- **Consultations:** One-on-one or group consultations with qualified health navigators to help you understand your healthcare options, benefits, and resources.
- **User-Submitted Forms:** Online intake and request forms through which you may provide information to the Company in order to receive guidance tailored to your healthcare navigation needs.
- **Paid Programs and Services:** The Company may offer paid navigational programs, sessions, or materials, which are subject to the applicable payment and refund terms set forth herein.

The availability, scope, and nature of the Company's services are subject to change at the Company's sole discretion. Beacon Health Navigation PLLC reserves the right to modify, suspend, or discontinue any service at any time without prior notice.

3. NOT MEDICAL ADVICE - IMPORTANT DISCLAIMER

 **Important Medical Disclaimer — Please Read Carefully**

The content, information, and services provided by Beacon Health Navigation PLLC are for informational and navigational purposes only. Nothing on this Website, in any consultation, in any written communication, or in any other material provided by Beacon Health Navigation PLLC constitutes, or should be construed as, medical advice, medical diagnosis, medical opinion, or a recommendation for any course of medical treatment.

Beacon Health Navigation PLLC is not a medical provider. The Company does not practice medicine, nursing, or any other licensed healthcare profession. No information exchanged between you and Beacon Health Navigation PLLC — whether through the Website, email, consultation, or any other means — creates or implies a patient-provider relationship, a doctor-patient relationship, or any other professional clinical relationship of any kind.

You should always consult a licensed physician, board-certified specialist, or other qualified healthcare professional before making any decision related to your health, medical condition, medications, treatment plan, or healthcare choices. Do not disregard, delay seeking, or abandon professional medical advice based on anything you have read or received from Beacon Health Navigation PLLC.

The Company does not guarantee the accuracy, completeness, or suitability of any health information presented on the Website or through its services for any particular individual. All health information is general in nature and may not apply to your specific circumstances.



MEDICAL EMERGENCY: If you are experiencing a medical emergency, call 911 immediately or go to the nearest emergency room. Do not rely on this Website or the Company's services in any emergency situation.

4. REFUND POLICY

Beacon Health Navigation PLLC is committed to your satisfaction. The following refund policy applies to all paid services, programs, and products offered by the Company:

- **Full Refund Window:** Beacon Health Navigation PLLC offers a full refund for any paid service or product if a refund request is submitted within **seven (7) calendar days** of the original date of purchase.
- **Eligibility:** To be eligible for a refund, your request must be received no later than the end of the seventh (7th) calendar day following the date of your original purchase. Requests received after this period will not be eligible for a refund except as described below.
- **How to Request a Refund:** To initiate a refund request, you must contact Beacon Health Navigation PLLC by email at **info@beaconhn.com** with the following information: (a) your full name; (b) the date of purchase; (c) the service or product purchased; (d) the amount paid; and (e) your reason for requesting a refund.
- **Processing:** Approved refunds will be returned to the original payment method used at the time of purchase. Refunds will be processed within a reasonable timeframe following approval. Processing times may vary depending on your financial institution or payment provider.
- **After the Refund Window:** After the seven (7) calendar day refund period has expired, no refunds will be issued. Exceptions may be considered solely at the discretion of Beacon Health Navigation PLLC on a case-by-case basis.

Refund Contact

To submit a refund request, email **info@beaconhn.com** within 7 calendar days of your purchase date. Include your name, purchase date, service purchased, and reason for the request.

5. USER RESPONSIBILITIES

As a condition of your use of the Website and services, you agree to the following:

- **Lawful Use:** You will use the Website and its services only for lawful purposes and in a manner that does not infringe upon the rights of others or restrict or inhibit anyone else's use or enjoyment of the Website.
- **Accurate Information:** You will provide accurate, truthful, and complete information when submitting any form, consultation request, or other communication to the Company. You agree not to submit false, misleading, or fraudulent information.
- **No Unauthorized Access or Disruption:** You will not attempt to gain unauthorized access to any portion of the Website, its servers, or any systems connected to the Website. You will not attempt to reverse-engineer, decompile, disassemble, or disrupt the functionality of the Website or any associated technology.
- **No Misrepresentation:** You will not impersonate any person or entity or misrepresent your identity, affiliation, or qualifications in any communication with the Company or through the Website.

- **Compliance with Laws:** You will comply with all applicable federal, state, and local laws, rules, and regulations in connection with your use of the Website and the Company's services.
- **No Harmful Content:** You will not transmit, upload, or otherwise introduce to the Website any viruses, malware, harmful code, or any other material that may damage, interfere with, or impair the operation of the Website or any connected systems.

Beacon Health Navigation PLLC reserves the right to suspend or terminate your access to the Website and services immediately and without notice if the Company determines, in its sole discretion, that you have violated any of these user responsibilities or any other provision of these Terms.

6. INTELLECTUAL PROPERTY

All content published on or made available through the Website, including but not limited to text, articles, written materials, graphics, logos, icons, images, audio clips, digital downloads, data compilations, and software, is the exclusive property of Beacon Health Navigation PLLC or its content suppliers and is protected by the United States Copyright Act, trademark law, and other applicable intellectual property laws and international treaties.

The Company's name, logo, and all related names, logos, service marks, and trade names are trademarks of Beacon Health Navigation PLLC. You may not use any of these marks without the prior written permission of the Company.

You are granted a limited, non-exclusive, non-transferable, revocable license to access and use the Website and its content solely for your personal, non-commercial informational purposes. You may not:

- Reproduce, copy, distribute, republish, download, display, post, or transmit any portion of the Website's content in any form or by any

means without the prior express written consent of Beacon Health Navigation PLLC;

- Modify, translate, adapt, or create derivative works based on any content from the Website;
- Sell, license, sublicense, or otherwise commercially exploit any content obtained from the Website;
- Use any content from the Website in a manner that implies endorsement or affiliation with Beacon Health Navigation PLLC without prior written consent.

Any unauthorized use of the Company's intellectual property may violate copyright laws, trademark laws, privacy and publicity laws, and communications regulations and statutes. The Company reserves all rights not expressly granted in these Terms.

7. THIRD-PARTY SERVICES AND LINKS

The Website may contain hyperlinks to websites, services, platforms, or content owned and operated by third parties ("Third-Party Sites"). These links are provided solely as a convenience to you and do not constitute an endorsement, sponsorship, or recommendation of such Third-Party Sites or the information, products, or services available through them.

Beacon Health Navigation PLLC has no control over the content, privacy policies, security practices, or business operations of any Third-Party Sites. The Company expressly disclaims all responsibility and liability for any content, practices, or policies of Third-Party Sites, including but not limited to payment processors, healthcare databases, government agency websites, and any other external resources referenced on the Website.

Your access to and use of any Third-Party Sites is entirely at your own risk and is subject to the terms and conditions and privacy policies of those respective sites. You are encouraged to review the terms and privacy policies of any third-party services you access through or in connection with this Website.

The inclusion of any link to a Third-Party Site on the Website does not imply that Beacon Health Navigation PLLC endorses or has reviewed the linked site or its content, and the Company shall not be liable for any loss or damage arising from your use of any Third-Party Site.

8. PAYMENT PROCESSING

All payments for services, programs, or products offered by Beacon Health Navigation PLLC are processed through **Stripe**, a third-party payment processing platform. By submitting a payment, you agree to Stripe's Terms of Service and Privacy Policy, which are available directly through Stripe's website.

Beacon Health Navigation PLLC does not directly collect, store, process, or have access to your payment card number, bank account number, or other sensitive financial information. All payment card data is transmitted directly to and handled exclusively by Stripe in accordance with industry-standard security protocols, including Payment Card Industry Data Security Standards (PCI DSS).

Beacon Health Navigation PLLC is not responsible for any errors, delays, unauthorized charges, or disputes arising from the payment processing services provided by Stripe. For any billing disputes or issues related to a payment transaction, you may be directed to contact Stripe directly or contact the Company at info@beaconhn.com for assistance.

9. DISCLAIMER OF WARRANTIES

THE WEBSITE AND ALL SERVICES, CONTENT, INFORMATION, AND MATERIALS PROVIDED BY BEACON HEALTH NAVIGATION PLLC ARE PROVIDED ON AN "**AS IS**" AND "**AS AVAILABLE**" BASIS, WITHOUT WARRANTIES OF ANY KIND, EITHER EXPRESS OR IMPLIED.

To the fullest extent permitted by applicable law, Beacon Health Navigation PLLC expressly disclaims all warranties, whether express, implied, statutory, or otherwise, including but not limited to:

- Implied warranties of merchantability, fitness for a particular purpose, title, and non-infringement;
- Warranties that the Website will be available, uninterrupted, timely, secure, or error-free at any time;
- Warranties regarding the accuracy, reliability, completeness, or currentness of any content, information, or materials available on or through the Website;
- Warranties that any defects or errors in the Website or its content will be corrected;
- Warranties that the Website or its servers are free of viruses or other harmful components.

You expressly agree that your use of the Website and all services is at your sole risk. No advice or information, whether oral or written, obtained by you from Beacon Health Navigation PLLC or through the Website shall create any warranty not expressly stated in these Terms.

10. LIMITATION OF LIABILITY

TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, IN NO EVENT SHALL BEACON HEALTH NAVIGATION PLLC, ITS MEMBERS, MANAGERS, EMPLOYEES, AGENTS, CONTRACTORS, AFFILIATES, SUCCESSORS, OR ASSIGNS BE LIABLE TO YOU OR ANY THIRD PARTY FOR ANY OF THE FOLLOWING, ARISING FROM OR IN CONNECTION WITH YOUR USE OF, OR INABILITY TO USE, THE WEBSITE OR ITS SERVICES:

- Any indirect, incidental, special, consequential, exemplary, or punitive damages;
- Any loss of profits, revenue, business, data, goodwill, or anticipated savings;
- Any damages for personal injury or property damage;
- Any damages resulting from unauthorized access to or alteration of your data or transmissions;
- Any damages resulting from reliance on information, content, or materials available on or through the Website;
- Any damages arising from the conduct of any third party in connection with the Website, including third-party service providers.

These limitations apply regardless of whether the claim is based on warranty, contract, tort (including negligence), strict liability, or any other legal theory, and regardless of whether the Company has been advised of the possibility of such damages.

In jurisdictions that do not allow the exclusion or limitation of certain damages, the Company's liability shall be limited to the maximum extent permitted by applicable law. In no event shall the total aggregate liability of Beacon Health Navigation PLLC to you for all claims arising out of or relating to these Terms or your use of the Website exceed the total amount paid by you to the Company in the twelve (12) months immediately preceding the event

giving rise to the claim, or one hundred dollars (\$100.00), whichever is greater.

11. GOVERNING LAW AND DISPUTE RESOLUTION

These Terms of Use, and any disputes arising out of or relating to these Terms, the Website, or the services of Beacon Health Navigation PLLC, shall be governed by and construed in accordance with the laws of the **Commonwealth of Massachusetts**, without regard to its conflict of law principles or provisions.

Any legal action, claim, or proceeding arising out of or related to these Terms or the Website that is not resolved informally shall be brought exclusively in the state or federal courts of competent jurisdiction located in **Norfolk County, Massachusetts**. You hereby irrevocably consent to the personal jurisdiction and venue of such courts and waive any objection to such jurisdiction or venue.

Before initiating any formal legal proceeding, you agree to first contact Beacon Health Navigation PLLC at info@beaconhn.com to attempt to resolve the dispute informally. The Company will make reasonable efforts to resolve any disputes in good faith within thirty (30) days of receiving written notice of the dispute.

12. CHANGES TO THESE TERMS

Beacon Health Navigation PLLC reserves the right to modify, update, revise, or replace any portion of these Terms of Use at any time, at the Company's sole discretion. When changes are made, the Company will update the "Effective Date" at the top of this document.

Your continued access to or use of the Website or any of the Company's services after any such changes are posted constitutes your acceptance of the revised Terms. If you do not agree to the revised Terms, you must discontinue your use of the Website immediately.

It is your responsibility to review these Terms periodically to remain informed of any updates. Beacon Health Navigation PLLC encourages you to check this page regularly. Material changes to these Terms may be communicated through a notice on the Website or by other reasonable means, though the Company is not obligated to provide individual notification of every update.

13. CONTACT INFORMATION

If you have any questions, concerns, or inquiries regarding these Terms of Use, your rights under these Terms, or the services provided by Beacon Health Navigation PLLC, please contact us:

Contact Method	Details
Company Name	Beacon Health Navigation PLLC
Mailing Address	74 Harding Ave, Weymouth, MA 02118
Email Address	info@beaconhn.com
Effective Date	May 6, 2026

We welcome your feedback and will make every effort to respond to inquiries in a timely and professional manner. For refund requests, please include all required information as outlined in Section 4 of these Terms.

By using the Website and services of Beacon Health Navigation PLLC, you acknowledge that you have read these Terms of Use in their entirety,

*understand them, and agree to be bound by all of their provisions as of the
Effective Date stated above.*

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