AI Terms of Service

Nemus Insights LLC

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Status: Draft pending counsel review

These AI Terms of Service supplement the Nemus Insights Terms of Service and apply when you use AI-powered features in the product, including member health advocate chat, research chat, broker and operations agents, forecasts, cost tips, policy summarization, and similar outputs.

By activating an account or continuing to use AI features after a published version change, you agree to these terms.

Nature of AI outputs

Chat answers, forecasts, cost tips, summaries, and similar outputs are informational only. They are:

- Not medical advice
- Not legal advice
- Not a benefits determination or claim adjudication
- Not a substitute for the plan's Summary Plan Description, the claims administrator, or a licensed clinician

You remain responsible for decisions you make based on AI outputs. Confirm material coverage or clinical questions with the appropriate plan administrator or clinician.

How AI is hosted

Research and customer-facing conversation agents run inside Microsoft Azure under enterprise controls. They are not public consumer chat products.

- Xano authenticates each request and decides what context an agent may receive.
- Protected health information (PHI) stays in the HIPAA-eligible Xano backend.
- Agents receive only a scoped payload for that turn when personal mode is authorized.
- Research mode does not receive claims, identifiers, or other PHI.

See the HIPAA Compliance statement for the Xano / Azure split.

Acceptable use of AI features

You may not use AI features to:

- Access another person's record or chat without authorization
- Attempt to extract PHI you are not entitled to view
- Generate unlawful, harmful, deceptive, or abusive content
- Probe, scrape, or overload the service except as we expressly allow
- Circumvent role-based access, research vs. personal mode separation, or other safety controls

Misuse may result in suspension or termination under the Terms of Service.

Data use and model training

Nemus Insights uses customer and member data to operate the service, including to answer authenticated questions with scoped context. We do not use customer PHI to train public foundation models. Vendor processing of data for the AI features occurs under our agreements with those vendors and, where applicable, Business Associate Agreements.

Accuracy and limitations

AI systems can be incomplete, outdated, or wrong. We do not warrant that AI outputs are error-free, complete, or suitable for any particular decision. Always cross-check important information against plan documents and official sources.

Changes

We may update these AI Terms. When the published PDF version changes, the product may require renewed acceptance before continued use of the portals.

Contact

Questions about these AI Terms go through Contact us at nemusinsights.com/contact. This document is product terms for AI features. It is not legal advice and does not replace a signed customer agreement or BAA.